

Traders Friend

BY

SONTOSH NATH SETT

Author of the "Secret of Trade," "Book-keeping,"
"Mokamṣ Baniṣya-Tatwa" and "Mahajan-
Sakha" in Bengali.

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DEDICATION.

This book is humbly dedicated to my dear countrymen, those engaged in commerce and trade, and the lay public as well with the earnest hope that it will help the educated young men of India irrespective of caste or creed in the almost forgotten path of earning a decent livelihood, enriching themselves and adding to their country's wealth and prosperity, which is the gift of a Free Nation.

PREFACE.

India, once famous for and on the top-list of commercial countries in the four worlds is now almost a commercial non-entity. Various causes led to this deplorable condition. In the course of my business career, extending over more than quarter of a century, I had the opportunity of observing the thousand and one difficulties and disabilities people engaged in trade and commerce work under in this country. To meet with this want I was advised by several of my friends to write a book embodying all my business-experience therein. At their request I ventured to bring out a Bengalee book entitled “*বাহান-মিত্র*।” It was highly appreciated and had a rapid sale, so much so that I had to bring out a second Edition of the book in no time. Emboldened by this success and with a view to help Indian traders generally I was led to bring out as an English Edition of the *বাহান-মিত্র*, the present book—“Traders Friend.”

I have tried to describe in this book all that are essentially necessary to make a successful trader. How far I have been successful, I cannot say, but if it helps a single tradesman to rise in and leave a mark in his profession I will consider my labour as amply rewarded.

Chandernagore, }
21st, November 1925. }

S. N. SET.

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Trader's Friend.

“वाणिज्ये वसते लक्ष्मी स्तदर्शं कृषिकर्मणि ।
तदर्शं राजसेवायां भिक्षायां नैव-नैवच ॥”

Every one, according to their own religious belief, at the auspicious moment of starting or commencing a mercantile business, trade, or any other good works, should pray to the Almighty Father or perform some religious rites for the welfare and prosperity of their business in view. Traders or merchants of any class or description should observe such religious rites as are conducive to their own good.

Trade and Commerce.

CHAPTER I.

There are many among us who have the mistaken idea that Trade and Commerce are functionally analogous and that there is no discriminating line drawn between them. As a matter of fact however the following are the differentiating features of the two :

Trade constitutes sale and purchase of commodities made by retail traders locally, whereas Commerce is a concern of wholesale dealers, transactions of which may be foreign, provincial or interprovincial or both, transport of commodities being effected by navigating craft or by railways. Principally these are two points where trade and commerce differ. There are other points also to distinguish the two, which however are discernable only to the scrutinising analyser and not meant to be brought within the purview of the narrow limit of this brochure. It is commerce which regulates the market or in other words rise or fall in the price of commodities in the market depends on the condition of commerce. Both commerce and trade are means to bring in money from outside. The difference however lies in the fact, that in trade money shunts from one counter to another, whereas in the former it only goes from one pocket to another in the same district or locality. Trade may increase the wealth of an individual or a particular community but not of the country or of the nation. No amount of academical acquirement or university education can achieve this end unless the children of this country gradually become inclined to abandon the idea of entering into

clerical service' and adopt the line of trade and commerce instead for their vocation. It is high time that our educated youngmen should try to be trained in trade business.

Way to reach the Goal.

In order to achieve success in trade one must strictly adhere to the following principles :—

- (1) Not to run into unnecessary expenses.
 - (2) Never to venture starting a business without first securing adequate funds to lay out.
 - (3) Never to deviate from the path of honesty.
 - (4) Strict observance of punctuality and regularity.
 - (5) Not to depend on others, however efficient, so far as management and supervision of business is concerned.
-

Some Essential Points.

- (1) First and foremost of these is the study of the character of those to deal with, as a safeguard against being duped and deceived.
- (2) To secure and induce customers the dealer must be popular with all classes. Courtesy, politeness, pleasant tongue and impartiality are the means to this end. A companion or an attendant of a customer, irrespective of his age and position, must be equal recipient of respect and attention of the dealer to that of the customer himself. As far as possible, legitimate demands of a customer's agent in the shape of commission or concession ought to be satisfied.

- (3) Double dealing must be avoided by all means. Customers as a class, almost characteristically like to make a bargain. It will therefore be prudent on the part of the dealer to sell his commodities at a price somewhat lower than that obtaining in the market, even if the transaction leaves a very narrow margin of profit, provided, of course, that the cost does not exceed the sell price under ordinary circumstances. With a view to compete with others a dealer should never attempt to lower the price, vitiating the quality of his commodities by foul means of adulteration. No matter if that stands in the way of competition and brings the sale down to a lower level. Just have the patience to watch and wait and your honest policy is sure to be rewarded in due course of time.
- (4) The first year of the business is not a bed of roses. During that period the way to its success may appear to be rugged, thorny, slippery or stumbling. But all difficulties will be gradually overcome by patience, painstaking perseverance, cautiousness and unrelenting personal supervision rendering the way smooth and a easy walk-over.
- (5) Always remain cheerful at your place of business. Don't rebuke your assistants, nor use harsh words to them. In case any of your assistants commits any mistake, just correct him, with gentle words.
- (6) Let not the gaudy dress of your customers induce you to give credit to them. There are many deceitful people who cheat others under the cloak of a respectable dress. Always remember that honest men, generally put on plain and simple dress !

- (7) The secret of success in any profession lies in the economy of its expenditure, that is to say the expenses should always be proportionate to the income of the business. Unnecessary expenses, such as keeping a superfluous number of assistants and the needless increase of establishment should be scrupulously avoided or there would likely be loss in the business. The Marwari merchants thoroughly act up to this principle. They start their business on a small scale with the least possible establishment in the beginning and gradually they become masters of many thousands.
- (8) In order to attract customers, there must be show of respectability in the business according, of course, to its financial strength. The place of business should always be kept neat and clean. Cash-memos, challans, letter papers etc., should be printed and of the nature the business requires. Catalogues will have to be printed and circulated.
- (9) Before starting any business one should carefully think of the commodities he should trade in. The choice of commodities goes a good deal in the success of the business. The commodities should be such as form the daily necessities required by the rich and the poor alike. The demand for such things would inevitably be great and the business is not likely to suffer from any loss.
- (10) Secrecy must be strictly observed as regards the cheap centres of purchase and profitable centres of sale of your commodities, as well as regarding the cost price of your stock in trade. If rival traders can manage to pry into this secret, they may use it as a secret weapon against you.

- (11) A trader must make it a point to make wide acquaintance, because circulation of the business depends upon acquaintance and success rests upon circulation.
- (12) Credit sale attracts a large number of customers. But great caution should be taken in this respect, lest one might find it difficult to meet the outstandings.
- (13) Great care should be taken in the choice of your partners. It is dangerous to have a dishonest partner. He may prove to be very able and efficient in the beginning ; but at the end it would be very difficult to get rid of him, without running the risk of some personal loss, to save the business.
- (14) Always avoid dealings with mean-minded men. If you do so or if you always try to deceive your customers, you will lose the inward honesty on which the whole success depends. Never adopt mean methods such as offering of bribes or holding out temptations in order to make cheap purchase. Neither should you allow your men to indulge into these practices.
- (15) Do not keep any near relatives in charge of the business. If they neglect their duties, which they generally do, you will feel delicacy to mend their ways. But the case will be quite different with an outsider.
- (16) Never enter into partnership with others merely on verbal agreement, be he a near relative of yours or a highly respectable individual. In every case there ought to be a deed of partnership duly executed and registered before the business is started.

- (17) Always try to avoid courts in order to realise your outstandings. If your debtors neglect to pay off their dues after being served with letters of demand then, and then only you should go to Court. Time and money of a trader are too precious to be wasted in law courts. It is better to meet your debtors half-way.
- (18) Never venture to start a business without first being trained in the line as an apprentice. If that be not possible then employ an able and efficient assistant in the beginning. But in trade, as in every thing else, it is always better to do a thing yourself than to get it done by others.
- (19) In business to purchase a going concern is more advantageous than starting a new shop, because you get thereby not only the petty shop-requisites, but some of the old customers as well ; and it takes less time and energy to establish the business. But the purchase should be made with great care and discretion.
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Art of shop-keeping and duty of the Proprietor (Shop-keeper).

The following few are the primary guiding principles to be adopted by a shop-keeper to begin with his business :—

1. To select a locality, which is of convenience to the customers in order to command on extensive sale. A pucca built shop-room or godown is to be given preference to a kuohha built one. The floor of the godown ought to

be so concreted, that it can not be dug up or perforated by mice and rats. If the floor is made up of a layer of 18 inches or more of either sand or fine coal dust with a layer of tiles spread over it, the joints being strongly cemented and covered with melted peach, it will not only keep off rats, but will be damp-proof as well.

- (2) Much attention should be given to the health of the employees. If they do not keep good health, they will not be able to attend to their duties properly. Attention should also be given to their moral character. If they take to evil ways, they will misappropriate from the funds of the business to meet their ever growing wants. It is not desirable to keep such persons in connection with any business. Their legitimate economical wants should receive no less attention than their health and morality. That will encourage them to look to your interest or else they will adopt dishonest means to meet these wants. If there is only one assistant in the business, care should be taken to see that he is not over-worked. If there are more than one assistant, duties should be divided amongst them according to their rank and merit. There ought to be some provisions for periodical bonus, allowance and privilege leave. If possible, advances and emergency loans should be given to them without interest and they will never think of leaving your service.
- (3) Those who have *Aratdari* or order-supply business, and transactions with mofassil customers, agencies or branch establishments, should employ an able canvasser. His duties should be, to secure mofassil customers, to visit old customers at least once a year, keep infor-

mation of the cheap centres for the purpose of purchase of commodities and always to remain in touch with the head office. But the said canvasser should be an experienced man ; he should be educated, energetic and honest..

- (4) All the different account books of the firm should be checked at least once a week in order to see, whether the entries in the Day-Book have been duly posted in the ledger, temporary credit dues have been realised, goods lying undelivered have been received, challans have been correctly made, sales have been duly noted in the challans and so forth. The advantage of weekly checking would be helpful to easy detections.
- (5) There ought to be an adjustment of accounts with the constituents every six months. By doing so, the account-books will remain clear to every body. At the close of the year and before the opening of the new year, accounts with every body should be settled to the last farthing. A list of stock in hand as well as of empty bags, tins, packing cases, utensils, furnitures &c , should also be prepared at that time. Profit to be calculated according to the current market rate of the stock already in hand. If there be partners, their shares should be calculated and entered on their account in the books of the firm, and due inspection should be allowed to them of all the books of the past year. At the commencement of the new year, the entries in the old ledger should be compared with the transferred entries in the new one.

Those who carry on money-lending business, lending money on security should try to dispose of unredeemed articles at the end

of the year, which will not only help them to realise their dues, but also to reinvest the same and thereby make some profit.

- (6) It should be the duty of every trader to spend some amount in charity upon those people who really deserve it. It will establish a good name of the firm and will also draw the blessings of the Goddess of Fortune.
- (7) A trader should not be idle and ease-loving. He should not neglect proper inspection of the business during its *prosperous condition*. because such neglect will encourage his men to make secret earnings at his expense. As for instance, when a proprietor relaxes supervision, his assistants might easily invest capital in their hands in some profitable business and thereby earn some profits for themselves without affecting the capital. To safeguard his own interests, the trader ought to keep personal supervision in the headquarters, as well as in all branch establishments whereby he will not only gain experience in business but will be able to control it to his own advantage.
- (8) There is of course no doubt that men of education and culture can prosper if they seriously take to any business, for they can introduce up-to-date appliances and novel machineries for the improvement of their business. And if such innovations are successfully introduced, they are sure to be profitable sources of income.
- (9) A trader should subscribe a daily paper or at least a weekly paper and such periodicals as contain valuable informations regarding trade and industry. This will help him to remain in touch with all the latest news regarding trade at Home and abroad, which he might

turn to some useful account. But it should always be remembered that no trader should start any business with a spirit of speculation nor conduct it in such a spirit.

Dealings with Customers.

- (1) A trader should always have honest and straightforward dealings. He should be gentle and polite towards his customers in general without distinction and should always behave well with their men. He should not speak much but win the confidence of his customers with as much brevity and accuracy as possible.
 - (2) A fixed and uniform rate should be given to all customers, both wholesale and retail. No opportunity should be given to any customer to complain that his orders have not been executed as per sample, and that the price is different from the quality of the article. It is rather preferable to give up an order than to execute it in a very unsatisfactory manner. Practise no deception upon any customers by passing off inferior articles for superior ones as well as by using false weights. Always exercise a judicious discretion before giving credit to a customer and never allow the outstandings to swell beyond proportions. It is better to take *Hat-chithas* (small books) for the credit sales so that there may not arise any dispute in future. Make frequent demands to reduce the outstandings and try to induce the customers to settle their account at the close of the year. Litigation should be avoided, unless compelled to have recourse to it.
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Dealings with Mahajans.

Always try to please the *Mahajans*. When making transactions always look to the tendency of the market. Be always polite in conversation and correspondence with them. Always try to meet your dues, Keep the accounts clear and up-to-date in order to win their confidence.

BAZAR CREDIT.**Capital and Credit.**

Capital and Credit are the two things absolutely necessary in a business. Capital is primary and Credit is secondary in the sense that capital begets credit in the market. When credit is once established, it becomes more effective than the capital itself which gave birth to it. It should be the aim of every tradesman to preserve and maintain the credit, since it is a very delicate thing and once lost is almost irrecoverable.

The sooner one can establish credit in the market the better it is for his business. In course of business, there arise occasions for credit transactions and if a trader can get no credit from the market, his capital becomes too inadequate to keep pace with the expansion of the business.

Now the question is, how to establish this credit which is the backbone of business. It has already been hinted that a trader should make it a point to meet the dues of his capitalist and if he attends to it, he is sure to secure credit in the market. Fulfilment of promise for payment on the due date is the only means to attain this end. This forms the underlying principle of the Hundi transaction so common in the market.

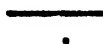
HUNDI.

What is Hundi ?

Hundi is a letter of credit containing direction on a party to pay a certain sum of money, It has a money value and is treated as a negotiable instrument in the market. It is generally written on a pice of paper and signed over an one anna stamp affixed to it. Special stamped papers are also available for the Hundis from the Collectorate.

Hundis are of two kinds :—*Darsani* and *Methi*. What is a Darsani Hundi? Darsani means *On Demand* or on presentation. Darsani Hundi is accepted and signed on presentation and its money value is paid on the next day. Generally traders write on the Hundi that money will be paid next day when presented.

What is a Methi Hundi? Methi means *Sight*. Methi Hundi is also accepted and signed on presentation, and its money value is payable on a certain date after presentation as stated in the Hundi itself. Generally traders write that money will be paid on 31, or 41 or more days' sights *plus* three days' grace after the expiry of the due date.



SPECIMEN OF DARSANI HUNDI

amongst the Marwari Mahajans.



राम राम ।

श्रीपति श्रायुत बिजराज मालिराम योगलिखि, लक्ष्मीसराइमे गङ्गारामं रामधन दासका जयगोपाल बच्चना, उपरञ्च इण्डी केता एक तोमारा उपर कैरता इयाय रुपेया १२०० (अठ्ठे बारशत) रुपेया छयशका दुना पुरा देना । हिंया राखा सन्तोष नाथ शेठका, * मिति अघान बदि बारश से पौछे दाम,—सायोग ठिकाना कर चौकस् कर दाम देना, रुपेया कोम्मानि धानका धान देना,—मिति अघान बदि बारश सन्वत १८३२ ।

* If Meti Hundi then बांदी सुद्यत २१ रोज येस ३ रोज मोट २४ रोज पौछे ।

हुण्डी साकारा विजराज मालिराम
सिधनाराण रामनाराण का
अधान बदि १३ सम्बत १८३२ ।

ईस हुण्डी का रुपे या मोर पाया
सिधनाराण रामनाराण
विजराज मालिराम से ।
अधान बदि १४ सम्बत १८३२ ।

Illustration.

Suppose I have to remit Rs. 1200 from Dinapur to Messrs. Sew Narayan, Ram Narayan of Calcutta, and Messrs. Gangaram Ramdhan Das of Dinapur have to receive Rs. 1200 from Bijraj Maliram of Calcutta. Transactions will have to be made by the following Hundi process. Gangaram Ramdhandas of Dinapur takes twelve hundred rupees in cash from me and in exchange signs a Hundi of equal value in my favour advising his capitalist Bijraj Maliram in Calcutta of this transaction by post. After making the necessary entries of the transaction in my account book, I send the Hundi by post to my capitalist Sheo Narayan Ram Narayan in Calcutta. He in turn sends it by his agent to the firm of Bijraj Maliram to be signed and accepted. The agent has only to leave the Hundi with the firm of Bijraj to be sent back to the firm of Sheo Narayan Ram Narayan duly signed and accepted. On the following day, the agent of Sheo Narayan goes to the firm of Bijraj with the Hundi signed and accepted by the firm and gets payment of the sum of twelve hundred rupees in cash, in lieu of the Hundi, which is retained by Bijraj Maliram and carefully preserved in the file. Briefly this is the procedure generally adopted in Hundi transactions. This transaction by Hundis is carried, not only in India, but everywhere in the world. Transactions of foreign Hundis are carried on through Banks. Every important Bank has its branch offices in different important centres. When carried through Banks, the Hundi is known by the term of *Bank Draft*.

SOME FURTHER INFORMATIONS.

1. Irrespective of its money value, a Hundi payable at sight, requires an one anna stamp, and there is no question of the kind of paper on which it is written. In case of *Miti* Hundi, a special stamped paper available in the Collectorate is required. The value of the special stamped paper varies under different conditions. But one anna for every hundred rupees or part thereof is the general rule.

2. In case of Darsani Hundi, the rate of "*Batta*" (discount) payable ranges from one anna to eight annas per cent., according to the prevailing market rate. And the amount of interest for so many days as the Hundi requires to be mature is deducted in advance in case of *Miti* Hundis. This rate of interest ranges between eight annas and one rupee four annas according to the market of the day of transaction.

3. In Calcutta, the firm through whose agency the Hundi transaction is carried on, realises from the drawer of the Hundi, a commission of not below one anna, but not exceeding two annas per cent., as a remuneration for the labour and trouble for collecting the amount.

4. The first thing that the Bank or the collecting agent in Calcutta does, is to get the Hundi signed and accepted. There is nothing wrong to be feared after it is once accepted. In the event of non-acceptance, the collecting agent at once advises the drawer by wire of his Hundi being dishonoured. That means loss of bazar credit and disrepute on the part of the drawer of the Hundi. Dishonour of a Hundi is a fatal blow against a business. Many a businessman has to toll the knell of parting for ever from the field of business from the loss of bazar credit. Bazar credit is a most delicate thing. Once gone, it is gone for ever. It is therefore that drawers of Hundis

generally prefer drawing *Miti* Hundis to *Darshani* Hundis.

5. *Dhanijoge* and *Shahjoge*.

Hundis, like, cheques, may be payable either to bearer or to order. The technical terms used in the Hundis are *Dhanijoge* and *Shahjoge* respectively. Any body in possession of the former can cash it no matter whether he is legally entitled to the money or not, and the drawer is perfectly immune from all responsibility regarding payment, if the money is paid on presentation irrespective of the party. This class of Hundis has the risk and likelihood of being dishonestly misappropriated. It is therefore that holders of Hundis generally do not like to take Hundis in this form.

In the case of *Shahjoge* Hundis or Hundis payable to order, the drawee takes care to satisfy himself, as to the identity of the holder of the Hundi and the authority of the bearer to receive payment and such other concomitant points of propriety and legality before making the payment. Consequently there hardly arises any dispute of wrong payment.

Advantage of the Hundi System.

Those who have well established their credit in the market, can very profitably carry on business in a big scale, even without a capital adequate to feed and maintain it. Marwari traders as a community are found to enjoy extensively the advantage of Hundi system in as-much-as the spirit of racial sympathy and reciprocity of confidence are seen to be the conspicuous feature of their character.

On the Daily Observances of a Shopkeeper.

1. It is essential that the account-book should be balanced and cash adjusted regularly every day. Even if there be good many assistants, cash should be kept particularly in charge of one person, who will be exclusively responsible for any discrepancy what ever. Multiplicity of individuals in this respect very often causes disagreement and it is difficult to ascertain definitely the person accountable for such disagreement of cash with the account book. It is not absolutely impossible that there may be some amongst the assistants who might seek the opportunity for defalcating and escaping detection. Such defalcation becomes possible, if cash is entrusted to more persons than one.

2. The work of posting the ledger should not be allowed to accumulate. Because the longer do the arrears grow, the heavier becomes the burden of posting. It is therefore prudent to balance the rough day-book and transfer its entries to the ledger every day after closing the sales. Ledger is the instrument, without which it is difficult to ascertain the accurate position of the business. English and Marwari firms are very particular in this respect. Bengali traders, almost as a class, with of course a few honourable exceptions, prove themselves somewhat indifferent as regards prompt and regular posting and ledger keeping. There are some businessmen who are quite ignorant of the art of posting, or in the event of possessing the knowledge, have either very little time to spare to do the work themselves or are not solvent enough to engage the permanent service of a ledger-keeper. On the other hand, there is a class of mercenary accountants, available in the important business centres, who do the work for a remuneration at the rate of a certain amount per book. It is better for tradesmen belonging to either of the above categories to hire the services of such mercenary accountants, which is

sure to prove of some economical gain in the long run. Relieving accountants who are available in the business centres, are not men of education, and so they cannot leave the beaten track of accounting and hit upon some better system of book-keeping. But at the present day, many educated men have started business and it is for them to think out the easiest and the most convenient mode of writing accounts and introduce it in their business. It makes no harm if in the Day-Book entries are made in a promiscuous fashion ; but the ledger should always be kept in the most accurate way, from which the dues and liabilities of the firm can be ascertained at a glance. It is a fact which every tradesman should be aware of, that any defect in the Day-Book can easily be rectified in the ledger ; but if the ledger be defective, then the whole account is thrown into confusion. An easiest way is given below shown.

A/C.—Durga Charan Rockhit—Chandernagare.

Balance of last year.		Date.	Debit.	Total.	Credit.	Balance.	
DR.	CR.					DR.	CR.
Rs. A. P.	Rs. A. P.		Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.
100 0 0	„	14-4-20	240 0 0	340 0 0	200 0 0	140 0 0	„
140 0 0	„	18-5-20	400 0 0	540 0 0	nil.	540 0 0	„
540 0 0	„	12-6-20	nil.	540 0 0	500 0 0	40 0 0	„
100	„		640	740	700	40	

Then there might arise no difficulty in ascertaining the exact amount, which one has got to pay or receive from a party.

(3) In order to make the work of collection easier, it is necessary to clearly ascertain how much is due and what amount is paid from time to time. For this purpose a draft book usually known as the

Tagada book containing the names of the debtors of the firm, should be prepared from the ledger as shown above, which will correctly state the amount due and the amount already paid.

4. Correspondence should be attended to every day. Prompt reply should be given to those who want to have some information, in the most polite way. This will shortly establish good name of the firm.

5. A trader must remain acquainted with the daily prices prevailing in the market and should know the tendency of the market before making any transactions.

6. Daily information should be sent to mofassil customers regarding current market price along with usual demands for payments of dues, without which they will neither remit any money to nor place any order with you. Information of fluctuation of rates should also be sent to all mofassil customers, even by wire, if required.

7. The godown should be inspected every day, so that the damage, if any, caused by rats or by a shower of rain on the previous night can be readily detected and promptly repaired and remedied. An idea of the stock in hand can also be formed thereby.

8. A trader should prepare a list of the commodities he deals with and affix it on the back of the Day-book. A separate book containing the list of the articles ought to be prepared by those of the dealers, whose varieties are too numerous to be conveniently accommodated in a short list. If the list or the book is consulted every day, the dealer can detect, before it is too late, which of the commodities have fallen short and require fresh supply without delay. Stocks which have become too old or which give indication of being deteriorated must be disposed of at once, lest delay might cause heavy loss.

9. Invoices (challan) and letter files ought to be kept in such a way that they may be found out immediately when required. But challans and letters must never be filed before they are entered into the book or are duly dealt with. At the end of a week or of a month they might be taken out of the files, tied into separate bundles and kept in such a convenient place as to be found without difficulty when necessary.

Daily Duty of the Proprietor.

1. The proprietor of a shop must be regular and punctual in his attendance to the shop.

2. He should deal with all the letters received and instruct his assistants as to the reply to be given to them, as well as examine the Cash Sale Book, Day Book, Pucca Journal, Ledger, Tagada (Collection) Book, &c.

3. He should act in consultation with his assistants for the purpose of sale and purchase, keeping watch upon the prevailing market price every day.

4. He should always enquire, if regular demands are being made upon the customers for outstanding dues and if the dues payable to the *mahujans* are being regularly satisfied.

5. He should carefully attend to the wants and grievances of his employees and keep a strict eye over their health. Moreover, he should particularly see, whether the customers are properly attended to, whether they have any complaints to make, and whether any portion of the stock is being stealthily removed from the shop or is being damaged through negligence.

6. He should not allow any portion of his out-standings to become time-barred.

7. He should not leave his daily sale proceeds or any big amount in the shop without taking proper precautions.

Duties of the Mofassil Gomastas (Clerks).

The mofassil gomastas should every day send a letter to their master informing him the cash balance of the previous day and requirement of money. The letter should also contain the following facts :—

(a) The class of goods purchased with their rates and quantities and the season time.

(b) The prospect of the outturn.

(c) Particular purchases and the special class of goods purchased by them in large quantities.

(d) Whether the goods are being stocked or if exported, write the station where to export, with the information regarding the nature of demand for particular goods in that quarter.

(e) The places from which goods may be profitably imported.

(f) The market price of every article as well as the tendency of the market, respectively.

(g) The comparative profit to be expected from export or the holding of the goods.

(h) Report the probability of damage of any goods through sudden change of weather.

(i) An approximate statement of the stock in hand of the previous day.

(j) General remarks in conclusion.

WEIGHTMENT.

Special attention should be given to weightment of goods whether purchased or sold by a trader. Average cost cannot be ascertained from the challan or invoice without actually weighing the goods. If a trader purchase three hundred maunds of seeds for two hundred rupees and the cost of transport for three hundred maunds be one hundred rupees, then three hundred rupees become the actual cost of three hundred maunds or one rupee per maund. Now this cost should form the basis of the sale price of the goods. If the quantity is three hundred maunds then he may calculate the average cost to be one rupee per maund. But if instead of three hundred maunds, he gets two hundred and fifty maunds only, after paying the price for three hundred maunds, the average cost in this case cannot be fixed at one rupee a maund, because by selling two hundred and fifty maunds at that rate, he will realise two hundred and fifty rupees only whereas he had to pay three hundred. It is therefore necessary to write the challan or invoice by actually weighing the goods before storing them up. Unless that is done, it is not safe to fix the average cost on which profit has to be calculated. Prompt weightment of goods immediately on their arrival helps to detect any mistake or fraud and makes the necessary remedy easier. It is common with the mofussil gomastas to send goods with short weights, as for instance, two to five seers less in the maund, or in some consignment one or two maunds short in the whole lot. Besides there are places, where one can get from the seller an excess weight of a quarter to one seer per maund. Again, if the goods are weighed in small quantities in the *hand scales*, instead of in lots in big hanging scales, the buyer gets an excess weight of $\frac{1}{4}$ or $\frac{1}{2}$ a seer per maund. This excess weight is technically called *Dhalta* or *Dhorta*. The gomastas generally keep such excess weights out

of the knowledge of their masters and misappropriate the same.

It is a known fact that in many districts in Bengal as well as in other provinces standards of weight vary according to the *siccas*. There are again different standards of weight in the different markets of one and the same district. The British Government has fixed eighty *siccas* as standard weight, and all transactions whether of sale or purchase are made by the Government or on its behalf on this standard weight. As regards weighment and a detailed information of standard weights prevalent in different places the reader is referred to my special book on the subject known as "Guide to Commercial Places of India."

SICCA WEIGHT.

What is Sicca Weight ?

Sicca means a rupee or tola *i. e.* one rupee or one tola weight. Standard 80 rupees weight = 1 bazar seer. There are various sicca weights prevalent in India, namely, 60, 76, 80, 82, $82\frac{5}{8}$, 84, 85, 86, 88, 90, 100, 101, 103, 105, 110, 112 &c. The general calculation is, say for an example, two siccas = one seer. The weight of Monghyr is 84 siccas = one maund and two seers of standard weight. The weight of Khagaria is 88 siccas = one maund and four seers of standard weight. In this way sicca is calculated.

On English Weight.

English weight includes both factory weight and bazar weight. English weights are used with regard

to British goods. The process of calculating such weights is to be found in my treatise on "Book-Keeping" in Bengali. It will be found in that book that 1 cwt. of English weight is equivalent to 1 md. $14\frac{1}{2}$ srs. of the bazar weight which is equivalent to $1\frac{1}{2}$ md of the factory weight. Similarly 1 lb. is equivalent to $7\frac{1}{2}$ chittaks of the bazar weight and $\frac{1}{2}$ seer of the factory weight. Likewise one ton of English weight is equivalent to 27 mds. 10 srs. 14 ch. of the bazar weight and 30 mds. of the factory weight. There is another form of weight prevalent in the market which goes by the name of Average weight.

Average Weight.

Different standards of weight are recognised in different places in different parts of India ; but with regard to goods exported out of India fixed standards are in use.

Weighment of packed bags may be classified under two heads :—(1) *Hoomka*, (2) *Mirbandha*.

When in a particular consignment the contents of the bags are not uniform in weight, it falls under classification (1) above and is technically known as *Hoomka* weight. In such a case it is not safe to make an average weight of the bags from the weight of a few among the lot. Each bag has got its independent weight which may not be in common with that of the rest of the lot. But the case is different with the weight known as *Mirbandha*. When the bags forming part of an entire consignment are uniform in weight, so much so, that from the weight of one bag the entire weight of the whole consignment can correctly be worked out, it comes under classification (2) above, which is technically called *Mirbandha*.

The advantage of this form of weight lies in the fact, that it saves the trouble of weighing each bag separately to ascertain the correct weight of the whole consignment and specially, when traders are required, in the course of their business, to deal with big consignments, they cannot possibly manage their affairs without this system. As for instance, a big consignment of sugar arrives at the Kidderpore Dock. It is hardly possible to have all the bags weighed before taking delivery, so that it is generally the practice to weigh three, four or five bags at random and from that calculate the average weight of the consignment. It is true, traders some times suffer loss from shortage of goods for having accepted them on the average weight. But in extensive commercial transactions such risks have to be run.

There is another very important point which has to be noted here. It generally happens that the consignors mark out their bags before despatch. Such marks may not necessarily be for the information of the consignee or may not be noted in the Invoice or Challan, but may be for their identification as to uniformity of weight before despatching them. Bags may contain different marks, (A), (B), (C), (D), (1), (2), (3) &c. On arrival they are mixed up together in the course of unloading. It should be the duty of the clearing agent of the consignee to note the marks carefully and take separate weights of those bags in order to calculate the correct average. An expert assistant should invariably be sent for the purpose of taking delivery. He should not only be honest but a strong man, so that he may not be duped in the weigment.

Traders Calculation of Interest.

Interest calculation is one of the chief items of commercial business. Students generally calculate

late interest by way of rule-of-three, which is not suitable for business transaction. For the information of our readers and traders, the following is the easiest method* of calculation, which is known as *Cut-ti* interest or Ganga-Jamuna Calculation.

Illustration.

A/c. MONMOTHO NATH MULLICK,
Singhur—Hooghly.

Credit.		Debit	
10th May.....Rs.	3000	3rd May..... Rs.	5000
8th June..... „	2000	20th „ „	3000
18th „ „	4000	14th June..... „	6000
14th July..... „	2000	25th „ „	4000
	<hr/>		<hr/>
	Rs. 11000		Rs. 18000

Specimen of Falat. *

<i>Credit</i>	Rs.		Rs. as. p.
3rd May <i>debit</i> ...	5000...	7 days <i>Falat</i>	1166-10-0
10th „ <i>credit</i> ...	3000		
Balance ...	2000...	10 days <i>Falat</i>	666-8-0
20th date <i>credit</i> ...	3000		
Balance ...	5000...	18 days <i>Falat</i>	3000-0-0
8th June <i>debit</i> ...	2000		
Balance ...	3000...	6 days <i>Falat</i>	600-0-0
14th <i>credit</i> ...	6000		
Balance ...	9000...	4 days <i>Falat</i>	1200-0-0
18th <i>debit</i> ...	4000		
Balance ...	5000...	7 days <i>Falat</i>	1166-10-0
25th <i>credit</i> ...	4000		
Balance ...	9000...	17 days <i>Falat</i>	5100-0-0
12th July <i>debit</i> ...	2000		

Balance ... Rs. 7000—69 days total *Falat* 12899-14-0

* *Falat* means ऋतु i.e. calculation of amount of interest.

Mode of Calculation of Falat.

Arrange the *Falat* according to the specimen given above. It is very easy to arrange on the left hand side. Left side is the true copy of the ledger book. In the middle the number of days are written. Generally the traders count 30 days in a month for calculating of interest.

Explanation—On the 3rd day of May Rs. 5000 have been debited and on the 10th day Rs. 3000 have been credited. From the 3rd to 10th are 7 days. Keep 7 days in the middle of first item of *Falat*. Now calculate the *Falat* amount of interest for 7 days. There is a rule in mercantile line, that from the amount of interest calculated, the first unit of the right side amount should be omitted and the rest sum will be the *falat* of three days' interest.

Example—Suppose 300 rupees have been calculated as interest. According to above rule, omit one unit *i.e.* one 0 from 300 *i.e.* Rs. 30 will be the *falat* amount of three days' interest of Rs. 300. This is the usual rule of calculation. In case where there are annas and pices—what would it be? If the amount is Rs. 304-15-0, omit Rs. 4-15-0 and the rest Rs. 30 is the *falat*. But this amount of *falat* is not exact. There is another rule of rate table (see next page) by which you can calculate the minutest *falat*. According to that rate table, you will find that 10 gandas 2 karas and 2 krantis are one days' interest of one rupee per day *i.e.*, the interest of Rs. 4-15 is 2 as 13 gandas 1 karah and 1 kranti per day.

Now by way of calculation we find Rs. 1166-10 as *falat* of 7 days of Rs. 5000. In this way, arrange all the *falats*. Last grand total of *falat* for 69 days is Rs. 12899-14-0. Now calculate the interest which the party accepted as the rate of interest—say one rupee per month per hundred Rupees, *i.e.*, Rs. 129 are the actual sum of interest. This is the vernacular process

of calculating interest which the Marwaries of India follow and the easiest method. There is a separate Ready-reconer for calculating interest which the European Bankers follow.

Monthly Rate Table of Falat.

Rs.	per month—	daily—	Rs.	as	ga	ka	kr.
1	"	"	0	0	10	2	2
5	"	"	0	2	13	1	1
10	"	"	0	5	6	2	2
15	"	"	0	8	0	0	0
20	"	"	0	10	13	1	1
25	"	"	0	9	6	2	2
30	"	"	1	0	0	0	0
35	"	"	1	2	13	1	1
40	"	"	1	5	6	2	2
45	"	"	1	8	0	0	0
50	"	"	1	10	13	1	1
60	"	"	2	0	0	0	0
100	"	"	3	5	6	2	2
200	"	"	6	10	13	1	1
300	"	"	10	0	0	0	0
400	"	"	13	5	6	2	2
500	"	"	16	10	13	1	1
1000	"	"	33	5	6	2	2
1500	"	"	50	0	0	0	0
2000	"	"	66	10	13	1	1
3000	"	"	100	0	0	0	0

Vernacular calculation is the easiest and gives the minutest amount possible.

Note :—Rs = rupees. As. = annas, Ga = ganda (20 gandas make one anna). Ka = karah (4 karahs make one ganda). Kr. = kranti (3 krantis make one karah).

CHAPTER II.

On Different Kinds of Business.

People start business according to their own taste on the strength of their capital, which is too numerous to be enumerated in a small compass. Some of the principal modes of business are briefly indicated here success of which depends upon the amount of capital invested and its judicious control.

I. GROCER'S SHOP.

This form of business is best suited to those who cannot lay out a big amount at the outset. This business can be started with a capital of 200 rupees at the lowest, and can be gradually developed into a *Goldary* shop later on. In a grocer's shop the following matters require special attention as one is likely to suffer loss in this business :—

The stock should be carefully purchased and the impurities should be removed as far as possible before sale. Dirty and rotten goods should not be kept in the shop. The supply of the stock should be proportionate to the daily sale. Such goods should be kept as form the principal necessities in every household. Payments to the Mahajans should be regular and proportionate to the consumption of the stock, whereby the Mahajans may remain satisfied. Economy should be strictly observed as regards expenditure. If the expense becomes greater than the income, then the shop will become a losing concern

Discretion should be exercised in selling goods on credit to a customer. A shop cannot go on without

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any credit sale, but credit should be given to those people from whom easy repayment can be fairly expected. Besides the amount should not be more than two or three rupees in the beginning. Many men fail in their business chiefly for the reason, that they start business on small capital and having sold goods on credit fail to realise their outstandings.

2 GOLDARI SHOP.

A grocer's shop eventually develops into a Goldari shop, or a person who has got a decent capital in hand can start a Goldari shop at once. It can be started with a capital of five thousand rupees at the lowest. In a Goldari shop goods are sold at the *wholesale rate* in quantities such as $1\frac{1}{4}$ Seers, $2\frac{1}{2}$ seers, 5 seers, &c. In villages, owners of small grocers shops get their goods from the Goldari shops, so that the latter can successfully go on, provided they are supported by a number of petty grocers. But the financial condition of such constituents should be correctly ascertained before taking the risk of carrying credit transaction with them. There are people who do not continue their transactions with one firm but in order to evade payment move from one shop to another and leave their debts unpaid with a dishonest motive. Goldars should stop all transactions with such people or they will be deceived in the long run. If the capital in a Goldari shop be sufficiently large, goods can either be purchased from cheap centres in large quantities or stocked during the season time, whereby greater profit can be obtained.

3 STOCK BUSINESS.

This business is more profitable than the other two. In this business, the trader holds over the goods

purchased at the season time at the lowest rates, in expectation of greater profit by selling them at a higher market. It requires a big amount of capital for purchasing goods. The essential of this business is that it will have its head-quarters in a city and branches in different centres where to make the purchases, and store up the goods there to be transported either to the head-quarters or to some other centre, which offers a higher price when the market rises abnormally high. In carrying on stock business, a trader must have to keep himself well informed as to the daily rates obtaining in the market, the quality and quantity of the produce of particular crops in particular places during the year, as well as a greater exercise of discretion regarding the selection of goods to be held over, so that, he may not have to incur loss for holding over such goods as might deteriorate. The method of conducting business in the *Mokams* (Mofussil agency) and the duties of mofussil clerks have already been dealt with in the foregoing pages of this book.

4. COMMISSION AGENTS

OR

Aratdari Business.

Aratdari business requires a capital of at least five thousand rupees. This business can thrive well in those places where there are extensive imports and exports of commodities. It implies two sets of work; one the *Aratdari*, the other the Beparian. The Aratdar has his own Goddi called *Arat* and discharges the following functions. He either receives goods in the *Arat* from the Beparies or buys goods for the mofussil Beparies and sends out those goods from his *Arat* on commission. Both these forms of business are known as Aratdari business, although

strictly speaking, the former is purely Aratdari and the latter is Order-supply or Commission Agency business. A person may do either or both and is known in the market as Aratdar. From what has been said above, it is clear, that Aratdari business may be divided into two classes, which are technically known as (1) Beparian Amdani and (2) Beparian Raptani.

Under class (1) Aratdari business is done in the following manner :—

At the goddi of the Aratdar, mofussil people who are called Beparies send from time to time various goods for sale and the Aratdar is required to find out purchasers for those goods. He gets a commission from the Beparies, which is called *Aratdari*, on the sale proceeds of such goods at the rate of $\frac{1}{2}$ anna, 1 anna, 2 annas or even more per maund, or 8 annas, 12 annas, 1 rupee or more per cent., according to the bazar rate. The Aratdar is responsible for the money that comes into his hands and he is bound to render accounts for the goods sent to his Arat. Sometimes the Beparies take advance payment from the Aratdars, on the understanding that they should send goods to his Arat. In such cases the Aratdar is not only entitled to get back from his Beparies the advance but also an interest, usually at the rate of 7 to 12 per cent. per month on such advance money at the time of final adjustment of accounts. In some cases Beparies take advance payments against those goods, before they are sold, which are also treated as money advanced and are repayable with interest. It is the duty of the Aratdar to see that the parties to whom moneys are advanced are really reliable and solvent. For want of discretion in making such advance, an Aratdar may suffer loss and the party may not turn up again.

There is another important point in this form of business which has got to be specially noted here.

This form of Aratdari may be subdivided into two heads, viz., *Kuccha* and *Pucca*.

1. In *Kuccha* Aratdari, the Aratdar is not responsible for the realisation of the price of the goods of his Beparies sold through him. His duty is finished as soon as he finds out the purchaser and disposes of his Bepari's goods under their instruction. In this case, of course, an Aratdar earns a less commission than he does in the *Pucca* Arat wherein the Aratdar takes upon his shoulder the responsibility of realising the entire value of the goods sold and his duties are not finished until the Bepari's money is fully realised and collected. In this case, having regard to the responsibility which the Aratdar takes, a larger commission is allowed to him, which is not to be deducted immediately after the sale of goods.

Lastly, if at the request of any Bepari an Aratdar keeps the goods for a pretty long time in his Arat, either to suit that Bepari's convenience or to wait for a favourable market, he is entitled to godown rent which has to be fixed in every case according to the nature of the goods.

2. The position of the Aratdar is similar to that of an Order-supplier. The Aratdar or Mahajan as he is sometimes called should have a certain class of mofussil people to deal with and he is required to send them market rates of different articles every now and then. Those Beparies on receiving the rates send orders to the Aratdar along with payment of some money in advance or Hundis in some cases with instructions to despatch the goods. The Aratdar thereafter makes the purchase and sends goods by boat, steamer or railway and also sends invoices (challans) and receipts to them. In some cases Aratdar purchases the goods of the Amdani Beparies from his own Arat or if the goods be not available at his Arat he makes the purchase from the market. He receives a certain commission and the packing

charges as well as freight have to be borne by the Beparies.

An Aratdar should always keep in view the following facts :—

(1) He should always inform his Beparies of the rise and fall in price in the market and should write to them which class of goods has the chance of a prompt sale.

(2) He should always promptly attend to the orders and see that the goods are fresh and are sent well-packed.

(3) He should give prompt attention to the enquiries of his customers and send replies to all letters on the very day he receives them. If there be any complaint it requires to be explained away and settled without delay. And if such explanation do not satisfy his customers, he should not wrangle over it. An Aratdar should rather suffer loss than displease his permanent customers.

(4) An Aratdar ought to be polite and affable to his Beparies whenever they happen to come to his *goddi*, and keep their goods in such a manner that they may not be wasted or deteriorated.

(5) The services of a convasser as well as a collecting sircar or *gomasta* should be secured. In the beginning, one man may serve both ways. He should visit his customers leisurely, in order to explain to them the best means for the export and import of their goods, as well as to satisfy himself about their solvency and capacity for business.

5. WHOLESALE AND EXPORT BUSINESS.

No shop is required for this form of business, but one must be expert or else he would suffer loss. This business consists in disposing of the goods in a

different market or to different known shopkeepers there, immediately after purchasing them in one market. Take for instance, the Sheoraphuli market shows a pretty good demand for chillies. You at once start for Khagaria or bring fifty maunds of chillies through some Aratdars of that place on their account. As soon as the goods will arrive you just take samples out of the consignment and go on selling yourself at the market rate or store up the goods in some known Arat and sell them through that Aratdar

As soon as the goods are weighed you shall be able to calculate your profit. There are people who earn their living from this sort of business. It is however safe and convenient to sell such goods through an Aratdar because in that case your responsibility for money ceases and the Aratdar is bound to account for the goods and to pay for the value of the quantity sold after weighment.

6. Money-lending Business.

This business is not unprofitable. Those who have got money but cannot risk it in the trade of goods generally take to this form of business. Money-lending business can be carried on in one's own residence. Interest of 3 pies or 6 pies in the rupee can easily be obtained by giving out loans of small amounts such as Rs. 2, Rs. 5, Rs. 10 and so forth. Similar interest could be obtained for loans given on pledge of brass and bell-metal articles as well as cotton and silk cloths. Again interest at the rate of ten annas, twelve annas, one rupee, one rupee-four annas, one rupee eight annas or upwards per cent. can be obtained on loans on pledge of gold ornaments or on the mortgage of landed properties. Before advancing money against gold and silver articles, it

is necessary to carefully examine them and to test their value. There are many ornaments of chemical or imitation gold available in the market, which are so deceptive that even expert goldsmiths cannot easily detect them by look. In advancing money on mortgage of landed properties, it is necessary to search for the title on the title-deeds, or else difficulties may crop up in the future. It is not advisable to accept a mortgage of *homestead* lands, because if the money be not paid one has to experience much difficulty to realise his money out of that property. For all loans on pledge of articles the money to be advanced should be considerably less than the actual value. If there be no such margin, the money-lender must suffer loss, in case those pledges are not redeemed. For loans on pledge of brass and bell-metal articles five annas in the rupee on their value can safely be given. Similarly on silver articles eight annas in the rupee, on gold articles ten annas in the rupee, on wearing apparel four annas in the rupee and on mortgages of landed properties ten annas in the rupee of their respective values can be safely advanced.

The above rates may be altered or varied and less margin can be retained according to the nature of the articles, the term of the loan and the parties to whom the money is to be advanced. Demand should be kept up regularly for payment of interest every month. If interest accumulates, then the principal also is difficult to get back. If pledges are unredeemed or if the value of the security is not enough for the money due, it is proper that the articles should be sold immediately without allowing the interest to accumulate. Many people do not strictly follow this principle whereby they suffer loss in the investment.

CHOTA BUSINESS.

This is a form of money-lending business, very profitable but very risky. In this business one has to lend money without security. It does not require a large capital to start with. Many people have made a good fortune out of small capital from this business. This business can thrive well in those places where there are mills and factories and where there are labourers. Interest at the rate of 2 as., 4 as., 8 as. in the rupee can be got by lending small sums of money repayable in three or four days time. But "*Avarice begets sin and sin brings ruin*". It happens on many occasions that the principal becomes unrealisable for lending money to these labourers in expectation of unusually high interest. None but a clever man can thrive in this business. A gentle or a kind hearted man should not risk his money in Chota business.

FORWARD CONTRACT BUSINESS.

This form of business is very common among the Marwaries. Bengalies do not venture to enter into forward contracts. This business depends upon the credit a party has got in the market. Large profits as well as heavy losses may follow. But it is not necessary to start with a capital.

Take for instance—An agreement is made with a merchant, in the month of January, that between the 15th and 30th April next one hundred tons of linseed at Rs. 8-10 as. per maund have to be delivered to him and a contract in the form of a *bought note and sold note* is executed and signed to that effect, and the transaction is completed. Now on the 15th of April the market rate of linseed has gone up to nine rupees a maund. The party that

undertakes to give delivery of linseed, clearly sees that he must suffer loss at the rate of six annas per maund above the contract rate, if he is required to purchase the goods in order to give delivery to the other party. In that case, he gives the buyer difference at the rate of six annas per maund for 100 tons contracted for, instead of giving actual delivery of the goods and the buyer accepts it without having had to spend any money. This business consists purely in the earning of a difference according to the nature of the market without actual transaction in the goods contracted for. If the market at the time of delivery be higher than the contract rate, the seller has to pay the difference to buyer. If the market on the other hand be lower than the contract rate, the buyer has to pay the difference to the seller. Every thing depends upon the nature of the market on the due date. In such business one has to watch closely the fluctuation of the market and the demand for such goods before venturing to sign a forward contract and it requires a good deal of business experience and wide information so as to make one sure about his calculation regarding future market. Many Marwaries have become insolvent owing to their inability to meet their dues. It is purely a gambling transaction and is commonly known in the market as *Fatka* Contract.

BROKER'S BUSINESS.

- A broker need not invest any capital. He has got to move in the market and secure business for parties, and earn his brokerage. A broker serves as a middleman between a buyer and a seller. His duties are finished as soon as he brings the parties together and effects a transaction between them. There are guaranteed brokers in the market who are a

body of substantial and respectable people. They charge a higher rate of brokerage and are responsible for the value of the articles sold through them in cases of the default or otherwise of the buyers. In all cases generally brokerage has to be paid by sellers. There is a special contract in writing whereby a buyer undertakes to pay brokerage. This business is very profitable and if it succeeds, broker's credit is established in the market. Before starting this business, one should place himself under coaching in the firm of a respectable broker and gradually get acquainted with different parties, the condition of the goods and their trade marks, the value of the goods and the places from which they may be obtained, the rates of the market and so on, in order to be fully equipped to meet all possible enquiries from the parties. This business is so wide in its scope, that it is very difficult to give a complete idea in a small chapter. Experience reveals many new openings and possibilities which cannot be dealt with in a book like this.

TRADING IN BETEL-LEAVES.

It is always true that business cannot be run with a small capital. But one can earn an independent living even without a capital, provided he has got energy and an ardent zeal to work. One can start trading in betel-leaves with a very small capital, and although it is a very small business it leaves a person independent and in this respect it is far more desirable than service. There is neither loss nor debt in this business. Profit can be ascertained every day. A small shop and a small capital will do for the purpose. The small shop can be developed into a bigger one and may be stocked with other

goods. In the beginning, betel-leaves should be purchased on *Hat*-days from the *Hat* and should be sold retail at the shop. Later on, when the business will improve, betel-leaves should be imported from Serampore, Begampur, Singur, Midnapur and such other places, till at last it could be expanded into a wholesale business. At that stage a shop may be opened at Sheorapuli which should be treated as the head-quarter or the chief centre of the business and branches may be opened at different places. When the business should reach that stage, arrangements with the betel-leaf sellers at different places such as Burdwan, Mankar, Ranigunj, Asansol, Madhupur, and Deoghar &c. may be made, so that they may not go elsewhere for their supply of betel leaves and in this way, the business can be developed into a profitable concern.

IRON SHOP.

It requires a large capital to start a shop similar to what we find in the Barabazar Lohapatty in Calcutta. But a man who has got experience in that business can successfully manage with a capital of twenty five thousand in the beginning. It is difficult to study the market specially in this business. One has always got to look forward to European indents. Sometimes the market goes dull for some months together, Sometimes it rises up. Those who have not got sufficient capital at their command are compelled to sell goods at a loss in order to meet the amount of Bank Drafts. Formerly the due date for payment was thirty days; so this business could have been started with a capital of four to five thousand rupees before the outbreak of the great war. But now-a-days all sales are purely cash and delivery is made against payment without which a

contract is liable to be cancelled. In the iron market considerable speculation is going on now-a-days and for that reason the market is always unsteady. Those who have got order-supply and hardware business are pulling on well in the present market. It has already been stated that canvassing is always necessary for supply business. Iron business also can go on well if there is a good canvasser. Shops of sundry iron articles are not less profitable. These shops can be started with a minimum capital of three thousand rupees and a good profit may be expected. Loss cannot be apprehended if the market goes dull. Such goods should be selected as are generally used by the public. An occasional purchase of a lot of iron and steel at auction or from an workshop may become a source of profit, if such iron and steel could be converted into different small but useful articles with the help of blacksmiths at moderate cost. None but a hardworking man can prosper in iron and hardware business.

STATIONERY SHOP

This is the business suited to ease-loving and quiet people. It does not require the stress and strain which are the principal features of other businesses. Three thousand rupees to start with may be sufficient for this business. But it is better if the capital be one or two thousand more. Such shops have to be started in towns or in market-places, specially in close proximity to schools and colleges and a prominent site should be selected. The stock should consist of a variety of articles for every-day-use and the selection should be made in such a manner as to meet the demands of all customers. A person who aims at rapid success should make it a point that no customer can complain for want of stock. The articles should

be exhibited in such a manner in show-cases as to attract the notice of the customers at a glance. Miscellaneous goods have got a special fascination, so much so that they entice customers by their external glitter and they are induced to purchase more articles than what they have come for. People have become fond of novelties and to satisfy their taste it is necessary to bring novel articles from the wholesale dealers at Canning Street, China Bazar, Radhabazar and such other places. It is prudent to keep only a few of such articles as do not command a large sale. It is advisable to dispose of old stock at reduced rates from time to time. Those who are anxious to get an insight into the secret of trade should read the treatise relating to "The Easy way of Money-making as well as Trade Secrets" published by us.

CHAPTER III.

LETTER WRITING

OR

MERCANTILE CORRESPONDENCE.

This chapter contains a few specimen of mercantile correspondence and other drafts which are in common use among the trading class. The forms of correspondence generally followed by traders cannot be thoroughly mastered without practical experience. Their chief feature consists in their being short yet to the point without any unnecessary attempt at verbosity. The following instructions should be followed in matters of commercial correspondence :—

(1) Post cards should never be used in commercial correspondence, even if the matter be a very short and simple one.

(2) All letters should be written in papers of uniform size and on one side of the paper only, whereby they may be well kept conveniently in the file for future reference. It is better that pads of convenient size may be used for the purpose of such correspondence.

(3) They should be written neatly and legibly and in the simplest possible style and should contain no repetition nor any thing other than the necessary business topic. It is not the volume but the essence of the letter that should receive the chief consideration.

(4) The subjects to be dealt with in a letter should be arranged in short paragraphs and they should be so written that the subject matter of one should not run into another.

(5) In sending a reply, the order of enquiries should be strictly followed, that is to say, the reply should be written in such a form, that it would correspond with the different heads of enquiry.

(6) Letters of demand should be addressed to the creditors very politely, and they should convince them that the goods should be sent out regularly if due payments are made.

(7) There should be no ambiguity in the language of a letter in which an order has to be communicated. If the letter is to contain an instruction for the purchase of any article it should clearly state the quantity, rate, mark and quality, the mode of despatch and the manner of payment. If the letter be vague on one of the points noted above it has to be cleared up in another letter which may cause delay and for the unnecessary correspondence one may lose a favourable market.

(8) Copies of all letters should be kept in a letter copy book, but if time does not so permit then at least a summary of the letter should be kept in the form of a docket in some book with the name of the addressee and the date of the letter.

(9) Those who have got *Mokami* business should adopt a regular system of daily correspondence with their *mokams* (mofassil branches). It may appear a little expensive but in the long run it will prove helpful in many ways, and besides, the Gomastas cannot venture either to absent themselves or leave the *guddi* without the knowledge or consent of their masters.

(10) Every letter should contain a number and the date of issue.

SPECIMEN OF BUSINESS CORRESPONDENCE.**1. AGREEMENT OF SALE.**

At the beginning of any transaction of sale the buyer and the seller settle the rates and a sum of money known as earnest money is paid by the buyer to the seller in confirmation of the negotiation of sale and at that stage an agreement of sale is drawn and executed by the seller in favour of the buyer containing all the details of the transaction. Where there are brokers it is usually the practice that their signatures are also taken on such document. This is taken to bind the seller so that he may not back out of the transaction in future. There are various forms in which such agreements may be drafted. For the purpose of giving an idea, a summary of a common form of agreement with all its terms is given below :—

To

Babu Harihar Set of Chandernagare.

I.....son of.....
inhabitant of.....
do hereby execute this deed of agreement of sale
in your favour this the.....
day of.....in the year.....
to the following effect that I agree to sell to you five
hundred maunds of Nagra rice out of the quantity I
have got in the Gola No. 2 of Guracharan Shaha at
the rate of Rs. 5-4 per maund which price has been
settled in the presence of Haricharan Dey who is act-
ing as a broker in this transaction after having taken
from you Rs. 100 as earnest money in confirmation of
the above transaction and I do hereby promise to
weigh the goods for the purpose of giving delivery
within seven days from the date hereof. That you
shall have as soon as the weighment shall be complet-
ed, to pay for the balance of the price due after

deducting the amount paid in advance and to take delivery from my godown without fail. That if you neglect to take delivery in the aforesaid manner, you will have to pay a godown rent at the rate of one pice per diem for each bag for the days that they shall remain in my godown after weighment and I shall not be held responsible for any shortage or theft or deterioration of the goods while they shall so remain at your risk. That if you do not appear at the time of weighment or do not take delivery in terms of this agreement, I shall have power to resell the goods at the prevailing market rate and you shall have to make good any loss that may arise on of such resale. But if out of some accident or natural cause or through some other agency, over which man could have no control, damage is caused to the goods or any portion thereof, after ordinary care had been taken by me, I shall not be bound to make good such loss. That it is to be clearly understood that delivery should be given against payment and the brokerage should be enterily borne by me.

(Signature of the Broker)

.....

(Signature of the Executant)

.....

—

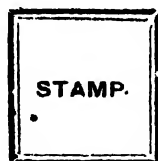
SPECIMEN NO. 2.

PRIMISSORY NOTE.

A Promissory Note is an acknowledgement of debt, executed by the debtor in favour of his creditor, payable on demand, wherein the debtor promises to repay the principal sum with interest at a certain rate

which has to be clearly mentioned therein. It can be written on any piece of paper and signed at the foot on a stamp of one anna. This Promissory Note can be enforced at any time the creditor likes and does not vary according to the valuation of the debt like all other documents. It is one of the most secret means of borrowing adopted by the sons of rich people and some times, if not always, resorted to by traders when they badly need any money. The Kabulies, in course of a few years, manage to amass considerable wealth by giving out their moneys on loan to other people on such Hand-Notes. They charge a very high rate of interest which the Courts seldom allow. A Hand-Note should be written in the following manner :—

On demand I promise to pay Babu.....
sum of Rupees
 (.....)
 bearing interest at the rate of.....per cent, per
 annum for value received in cash.



Signature

Address

Date

PARTNERSHIP.

When a person desires to start a business but the capital to be invested on it is insufficient he generally hits upon the idea of including a friend or relation of his to enter into partnership by laying out some money on the enterprise. In such a case the intending partner ought to bear in mind that the days of unswerving confidence, benevolent unselfishness and open-hearted truthfulness are now things of the past. The present is an age of suspicion, selfishness, dishonesty, deceit and duplicity. Every one tries his level best to avail himself of the first opportunity that presents itself to turn it into his advantage at another's expense. Under these circumstances no value can safely be set upon mere verbal consent, which very often proves to be lip-loyalty resulting in estrangement, separation or litigation. It is therefore prudent to execute a registered deed of partnership before the business is started. Of course the deed must have to be approved by a competent lawyer and subscribed by at least two witnesses but a rough idea of the nature of the deed can be made from the following summary of the terms of the document :—

Be it known to all that I.....
son of.....inhabitant of

I....., son of.....
.....inhabitant of.....
....., and

Ison of
.....inhabitant
of.....jointly start a business of miscellaneous
country produce at Bhadreswar. The total amount
of capital laid out in the business is six thousand
rupees of which I.....
contribute two thousand (2000) rupees, I.....
.....contribute two thousand

(2000) rupees and I..... contribute two thousand (2000) rupees. The nett profit accrued after annual closing will be divided into three equal shares among ourselves. None of us will be entitled to draw in the shape of pocket expenses any amount exceeding forty rupees a month. United we agree to conduct the business together in the line of co-operation. All matters regarding sale and purchase, appointment and discharge of assistants, expansion or winding up or any thing that concerns the business will have to be decided by putting our three heads together. It would also be binding upon us that, none of us will severally carry on any other business independent of what is covered by this registered deed of agreement. The strength of the binding will be intense to such extent as will force us to place to the credit of the firm any extra profit that might be made by any of us privately or individually by fluke or by any unexpected and unthought of transactions of sale and purchase. In the event of any of us depositing his share of profit with the firm after the annual closing instead of drawing it out, he will be entitled to an interest of nine per cent per annum on the amount of money so deposited, and will be at liberty to withdraw the amount of interest thus accrued every month. God forbidding, if there be any loss in the business it will have to be borne equally by all of us. We subscribe to this document voluntarily without any pressure or influence from outside and while in a condition of sound health and spirit. This deed is executed this the first day of the month of Baishakh in the year 1326 B. S.

Witness :

Signature.

Business letters ought not to be unnecessarily long. They must be concise and to the point, never containing even a word more than what is needed for the purpose of the business. The following may be taken as a specimen.

No. 25.

DEAR SIR,

Yours of 25th Ashwin to hand.

(1) Two hundred and fifty bags of rice have been purchased at the rate of Rs. 4-14. They will be loaded today after weigment. The railway receipt will be sent when received.

(2) The despatch of *masoor* is stayed pending your further advice as there is some likelihood of the market rising.

(3) Some money will be remitted to-morrow. The balance will be sent next week.

Signature.

CHAPTER IV.

RAILWAY INFORMATIONS.

Some useful Informations regarding Transmission of Goods through E. I. Railway.'

In order to carry on any business, it is absolutely necessary for a trader to have some knowledge regarding the despatch of goods by railway, without which business cannot go on smoothly. The provisions laid down in the Railway goods tariff are so complex, that they are hardly intelligible even to the English knowing people, not to speak of those who are ignorant of the English language, and it is for this reason very few can understand the railway tariff rules and the technicalities involved therein. In this chapter some general idea is intended to be given of the Railway goods tariff and the different forms of Risk Notes and their legal effects, and for ordinary purposes of a tradesman nothing more seems to be necessary. This chapter is one of the most important chapters of this book and none but experienced traders can speak on this subject with correctness and precision.

In this chapter the rules that are in force in the East Indian Railway are given. But there are other railways, such as B. N. Ry., E. B. Ry., and so on, and in those railways tariff rules almost similar to those in the E. I. R are in use although there might be some minor points of difference. It is hardly possible to deal with the tariff rules of all the different railways with their peculiarities and points of difference in this volume. But an attempt to give a general idea regarding goods tariff will no doubt be found useful by those who have got no

idea on the subject. In course of business a tradesman may gain much practical experience and may gather details from the railway staff ; but to start with, the information that is intended to be given in this chapter will be found useful. The principal thing which a trader should always try to remember is that he should always try to pull on well with the railway officers whose assistance, he will have to require at every step.

Ordinarily goods are charged at the class rates given below :—

1st. class	$\frac{1}{3}$	per maund	per mil
2nd. „	$\frac{1}{2}$	„	„
3rd. „	$\frac{2}{3}$	„	„
4th. „	$\frac{4}{5}$	„	„
5th. „	1	„	„
X. „	$1\frac{1}{2}$	„	„

Ordinarily the above six class rates viz : 1 to X are the classes in which goods can be booked. But the freight may become less according to the quantity of the goods and the distance in mileage. When such less freight is charged it is charged at the special class rate,

Some Byc-laws.

1. If the goods, whether of one class or of different classes (with the exception of explosive articles) be eighty one maunds in weight and such goods are booked to one station, the Ry. Coy provides for one wagon for such goods, and the goods

can have no chance of being either damaged or stolen, as they are locked up and sealed in the wagon ; otherwise, if their weight be less than eighty one maunds then they are sent in a van of a goods train and they may either be damaged or stolen or detained in a junction station. In the case of goods which are not sent in a sealed van, the Ry. Company is not liable for delay or detention. If the sender agrees to pay the freight of eighty one maunds then the Ry. Coy. can supply a separate wagon even for goods of a less weight.

2. There is a schedule rate of small consignments of road-side stations to all stations and a reduced rate to Howrah.

3. If the goods are sent over a distance of 75 miles and upwards, then they are charged at the tariff rate. Below 75 miles the sender has got to pay what is known as the terminal rate, even if the goods be loaded in a separate van or in the ordinary goods van. There are certain classes of goods over which no terminal rate is charged. A list of such goods as well as the amount of the terminal rate can be had of all the goods office in the Ry. Station.

4. The minimum weight of goods that can be sent in the goods train is fourteen seers, and the minimum freight is eight annas. The goods clerk, however, can exercise his discretion as to the minimum weight of goods.

Differential Rate.

This is a technical term which means a special cheaper rate of freight charged on goods of certain minimum weight to be carried to a certain minimum distance in mileage, varying according to the volume and classification of the article. For instance, if the

freight of a 1st class article weighing 340 maunds for transit to a distance of 200 miles is charged at the rate of 5 annas 7 pies ; the differential rate will be 4 annas and 2 pies only. The concession of differential rate might be enjoyed by a sender, if he pays the freight for 340 maunds and 200 miles notwithstanding that the weight of goods and distance in mileage be less than 340 mds. and 200 miles respectively.

RISK-NOTE.

Risk-Note is a printed form of declaration at a reduced rate signed by the sender, purporting to declare, that the consignment is to be carried on by the Railway Company at the sender's own risk ; that is to say the Ry. Company is thereby made entirely free from all responsibility for any damage or loss of the goods in transit. This is called the *Owner's Risk*. On the other hand, if the Railway Company undertakes to make good any damage or loss incurred by the sender not for any fault of his, that is called the *Railway Risk*. There are, however, a certain class of Risk-Notes which make the Railway Company responsible for any loss or damage, but the notes contain such provisional clauses, that they render it almost impossible for all ignorant tradesmen to realise from the Ry. Company any claims for shortages. The rates of freight on goods covered by Risk-Notes are much cheaper than ordinary rates. But at the same time the chance of the sender of such goods being enmeshed by the Railway Company is also much greater. The temptation of a cheaper rate being too strong for the senders to restrain, they generally fall an easy prey to the temptation and signs a risk-note To free themselves from all possible liabilities the Railway Company desires to their advantage that senders may get their consignments booked under risk-notes

at owners' risk. It is therefore that the goods clerks very often try by all means to dissuade the senders from sending their goods at railway risk and thus simple-minded uneducated tradesmen are compelled to sign risk-notes.

DIFFERENT FORMS OF RISK-NOTES.

Risk Notes are classified under ten heads :—A, B, C, D, E, F, G, H, X, and Y.

A form is used in respect of goods packed in old and worn out bags or rotten packing cases such as are likely to break and burst in the course of transit and their contents to be scattered and wasted out at the time of loading, or are packed in such an insecure way as are liable to be pilfered in the course of loading, unloading or transportation.

B form is used for such goods as are booked at cheaper rates and which are loaded and despatched at owners' risk. The railway company does not maintain the least liability for any loss or damage to such consignments.

C form is used for goods loaded in open trucks at the express desire of the sender. The alternative of loading the goods in open trucks is resorted to, when there is scarcity of wagons and when the sender considers it expedient to run the risk of partial loss, rather than leave the goods unbooked or unloaded for an indefinite period. Hence it is, that the Ry. Company has absolutely no responsibility in respect of damage, loss or shortage of such goods.

D form is used in respect of explosive articles, such as gun-powder, kerosine oil, lucifer matches &c.

E and F forms are used for live stocks such as,—horse, elephant and other cattle.

- G** form is extended for six months instead of D-form.
 - H** form is extended for six months instead of B-form.
 - X** form is used for combustible articles such as spirit, mobile oil &c,
 - Y** form is extended for six months instead of X-form.
-

Rates for payment of freight.

In majority of cases the freight on goods carried by railway company is paid on delivery. But freight on certain articles, such as green vegetables, fresh fruits, butter, sweets, bran, empty tins, empty boxes and baskets &c. is payable in advance.

Indemnity Bond.

Before taking delivery of a consignment, the consignee has to hand over to the Delivery Clerk the railway receipt granted by the Railway Company duly endorsed by the Consignee. But in the event of the railway receipt being lost or mislaid, the consignee has to sign a printed form with an eight anna stamp affixed on it, declaring thereby—that the railway receipt has been lost, and that the railway company may deliver the consignment on the strength of the stamped bond signed by the consignee in its lieu, and that the company is free from all liabilities or disputes that might arise in future for their delivering the goods on the strength of the declaration. In the event of the sender and consignee being one and the same man, a letter of authority is required to be had from the sender, before delivery can be given to the consignee. The above mentioned bond of declaration is called the Indemnity Bond.

CLAIMS FOR REFUND.

If through an oversight or mistaken calculation in Class rates or some other carelessness on the part of the Goods clerk the goods are undercharged, the Delivery clerk, whose duty it is to check the calculations in invoice, takes care to realise the difference from the consignee before delivering him the consignment. But an overcharge is hardly refunded. Although tariff bye-laws make it binding upon both the parties concerned reciprocally to make good the difference or refund any excess payment, unfortunately, as a rule, the railway company abide by the law more by violation than by observance. It is only the railway officers, who can possibly detect any excess payment made by their constituents ; but all knowledge of excess payment is piously kept concealed from them. Moreover, in order to establish a claim for short delivery, it is necessary for the consignee to make mention of any shortage in the remark column of the receipt when taking delivery of the goods ; but the Delivery clerks try their level best to put all possible hinderances in the way of the consignee in making such remarks. No claim is recognised unless it is filed within six months from the date of delivery. Besides very few of the tradesmen, who transact with the railway company are conversant with or can penetrate in the complexities of the tariff bye-laws.

Any application for claims for shortage or damage should be made to the Claims Superintendent—E. I. Ry., Traffic Manager—E. B. Ry., Goods Supdt. B. N. Ry, and the Traffic Manager, B. N. W. Ry. But if the Ry. Company. do not settle the matter amicably a suit becomes indispensable. Very few people are aware of the technicalities of law which should always be observed in order to maintain a suit against a Railway Company. When the Railway Company do not choose to come to terms or refuse

to acknowledge any claims a notice has to be served on the Agent of those Companies which are not managed under State contract and on the General Traffic Manager of those that are managed by the State, informing the loss and damage, the time when it occurred and the amount of compensation claimed, and such notices should be sent within six months from the date when the goods had been made over to the railway company for transport. If such notice be not sent within six months from the date of the booking, the Railway Company cannot be made liable. People generally remain satisfied with the belief, that when information has been given to the Claims Superintendent no fresh notice again will be necessary. But that is a mistake. Courts of law will not entertain any suit if proper and legal notice in due time had not been sent before the filing of the suit. In such cases it is better to take the help of a lawyer instead of carrying on private correspondence with the Railway Company. Many people are reluctant to take the help of law-courts to realise their claims in as much as the chances of litigation are uncertain. Sometimes they agree to the terms of compromise proposed by the Railway company and sometimes take the help of private parties who lend their services on a certain rate of commission and take up the claim cases of private parties and realise as much compensation as they can on behalf of their constituent firms.

Heavy Bulky Articles.

When despatching heavy bulky articles, such as coal, woods, timbers, parts of machinery etc., the sender has to arrange for and bear the cost of loading and unloading. If the service of a crane is required for that purpose, the Railway Company

furnishes it on hire on requisition. Such arrangements have to be made with the local goods clerk. Generally the charge for the crange is made at the rate of two rupees per ton according to the capacity of the crane in tons. If unloading arrangement is not made previously for the crane and as a consequence the truck is made to wait unnecessarily for want of crane, a demurrage is charged at the rate of eight pies per ton per hour. In order to save the trouble and annoyance of unnecessary delay as well as any avoidable loss to be incurred in way of paying demurrages, it is advisable to apply to the Station-master for the crane beforehand to enable him to complete the necessary arrangement before the arrival of the truck.

Demurrage Rates.

As a general rule no demurrage is charged within forty-eight hours after the goods have been unloaded and stored up in the godown. After forth-eight hours demurrage is charged approximately at the rate of two pies for every maund per diem. Public holidays, such as Sunday, Christmas Day, New Year's Day, Good Friday, the days on which the godown remains closed are not taken into account, and if on calculation it is found that the amount of demurrage does not come to two annas the claim is foregone. Demurrage on trucks and wagons loaded with coal, sand, kerosine oil, minerals, fuels, timber and wood etc., are charged not at day-rate but at *Hour rate*. The rates of demurrage are not uniform. They vary as class rates according to the classification of articles. Moreover, the rates at which demurrage is charged at Howrah are quite different from those at other intermediate road-side stations. Below is given a rough idea of the rates of demurrage charged at the Howrah Station.

No demurrage is charged against edible grains such as rice, paddy, pulse, wheat, linseed and so on, for the first forty-eight hours. After that the demurrage is charged at the rate of 2 pies per maund per diem for five consecutive days ; at the rate of 6 pies per maund for the next three consecutive days, and at the rate of one anna per maund per diem for any number of days after that period.

In cases of hides, stone, cotton &c., no demurrage is charged for forty eight hours. One anna per maund for cotton, packed in bags and 2 pies per maund for baled cotton. Demurrage for hides is charged at the rate of .3 pies per maund per day for the first and the second day after forty-eight hours, and after that, one anna per maund per day. Demurrage for minerals such as stone, coal, lime, &c., as well as for sand, earth, soorki is charged at the rate of six pies per maund per day for the first two days after 24 hours and afterwards one anna per maund per day. No demurrage is charged during night for goods loaded in a full wagon but it is charged during day at the rate of 8 pies per ton per hour so long as the goods are not cleared. Sometimes traders use to keep their goods under the custody of the Railway Company on payment of demurrage. The matter has been elaborately dealt with in a separate volume entitled "Mokamer Baniya Tattwa" in the chapter headed "Howrah".



List of Miscellaneous Goods

UNDER CLASS RATE.

Names of Articles	Class	Names of Articles	Class
Abir	{ 2 1 O.R.	Bread	3
Atta & Maida*	{ 4 2 1 O.R.	Brick*	1
Alum	1	Black Pepper	2 O.R.
Aniline	{ 4 3 O.R.	Bucket	2
Amchur	2	Butter	{ 3 2 O.R.
Amlaki	2	Ballast*	1 O.R.
Anisi	1	Candles	3
Arrowroot	3	Cane	2
Asafoetida	2	Cinamon	{ 3 2 O.R.
Blankets	2	Carpet	{ 3 2 O.R.
Bones & dust*	1	Chillies	2
Bags (new)	1	Cart wheels	2
Do (old)	2	Cart wheels 4 charge	{ 3
Bamboos*	2	27 & 2-13 1/2 mds.	
Bedding	3	Clothes and dress	3
Basket	2	Cage	{ 3 2 O.R.
Brass toys	5	Corrugated sheets	2
Bran*	1	Do in bundles	1
Betel	{ 3 2 O.R.	Cotton (loose)	5
Betel-nut	{ 3 2 O.R.	Do (pressed)	2
Bicycles charge	{ 5	Cutlery	4
2 maunds weight	{ 4 O.R.	Coconut*	1
Brass utensils	{ 3 2 O.R.	Dust*	1
		Doors	1

O. R.—means owner's Risk and others @ Railway Risk.

*It has special rates—see special class Goods.

Names of Articles	Class	Names of Articles	Class
Ors. (polished)	3	Honey	3
Drugs (raw)	2 O.R.	Ice	1
Do (dried)	1	Iron Safe	{ 4
Drums (empty)	1 O.R.		{ 3 O.R.
Dry fruits	2	Iron Joist	2
Empty Box	{ 2	Jaggree*	{ 2
	{ 1 O.R.		{ 1 O.R.
Empty Phials	{ 3	Jute (loose)*	2
	{ 1 O.R.	Do (pressed)	1
English packed goods	3	Kerosine*	4
Earth*	1 O.R.		3 O.R.
Do (Fullers)	1 O.R.	Lac	2
Fuel wood	1	Do (dust)	1
Flax (loose)*	2	Lemonade	{ 3
Do (pressed)	1		{ 2 O.R.
Fresh Fruits	2 O.R.	Lime*	1
Furniture	3	Luggage	3
Do (loose packed)	4	Lard	2 O.R.
Ganja	4	Marble Stone	2
Garlic	{ 3	Matts	2
	{ 2 O.R.	Match	1 O.R.
Glass ware	5		5 O.R.
Ginger	{ 3	Medicine (B)	4
	{ 2 O.R.	Mica (packed)	4
Ghee	{ 3	Do (loose)	2 O.R.
	{ 2 O.R.	Mollasses*	2 O.R.
Garah cloth	{ 3	Myrobolams*	1
	{ 2 O.R.	Musical Instrument	5
Grass (loose)*	1	Oil-cake*	1
Do (pressed)	2	Oil (mustard)*	2 O.R.
Goat skin	2	Do (groundnut)	2
Gunny bundles	2	Do (castor)	{ 2
Hookka	1 O.R.		{ 1 O.R.
Hides	2	Do (coconut)	{ 2
			{ 1 O.R.

Names of Articles	Class	Names of Articles	Class
Oil (Linseed)	{ 2 1 O.R.	Soojee	{ 2 1 O.R.
Do (Scented)	5	Soorkee*	1
Do (Lubricating)	1	Sundries	5
Do (Turpentine)	4	Sand*	1
Onion	1 O.R.	Steel	1
Palanquins	{ 4 3 O.R.	Shoes	2
Paper	1	Straw (pressed)*	1
Do in Box	2	Do (loose)	2
Potatoes*	1 O.R.	Sajee-mati*	1 O.R.
Pankha	3	Salt petre*	2 O.R.
Packing Box	{ 2 1 O.R.	Sweets	3
Paste Board	3	Thread (cotton)	4
Picture	5	Do (woolen)	5
Pipe (iron)	2	Tile	1
Do (china)	3	Timber*	1
Plantain	{ 3 2 O.R.	Tin box	{ 4 3 O.R.
Piece goods (ntd.)	5	Tins (new)	4
Do (loose ptd)	3	Do (old)	{ 2 1 O.R.
Resin	2	Twine	2
Rope	{ 2 1 O.R.	Toys	2
Raw drugs	2	Turmeric	2
Salt*	1	Tobacco	2 O.R.
Silk cloths	5	Varnish	{ 4 3 O.R.
Sugar*	1 O.R.	Vermillion	{ 4 3 O.R.
Soap	3	Watch & Clock	5
Surgical	5	Woolen	5
Stone grinding	{ 3 2 O.R.	Wood Beam	2
mill	{ 2 O.R.	Wooden furniture	2 O.R.
Stone*	1 O.R.	Do polished	5

Only first class rates.

Edible grains and seeds, dal, bran, paddy, rice and spices of small value will be booked at first class rates. We have given the principal list of goods here. In addition to the above, please consult the local goods clerk of your station.

SPECIAL CLASS GOODS.

Some of the Special Class Goods in details.

Grains and Seeds.

This class of goods includes gram, wheat, linseed, mustard-seed, rice, paddy and so on. A special concession rate can be had from all railway stations for such goods, if the consignment be 400 maunds or over. Moreover there are rates much lower than the above special concession rates for goods booked from certain stations such as Patna, Cawnpur, Allahabad, Chandousi, Agra, Delhi &c.. Such rates depend upon the importance of the stations and the quantity of the goods booked. But special rate can be had if the goods are booked to Howrah only. There are certain stations in the Punjab line where the sender can get special concession rates (specially on linseed) due to heavy export from those stations. A separate rate list obtains for the booking of linseed. Linseed sent from the North-Western Provinces can also be booked at a special reduced rate to Howrah or to Kidderpore Docks only, because such goods are exported there from to Europe. For all out-agencies of Messrs Ralli Brothers—there are special rates.

English merchants are allowed special rates for raw materials which are brought into their mills for the purpose of manufacture.

For different classes of goods booked from various stations to Howrah there are special rates. As for instance, Ramkrishnapore being an important centre for rice trade, the East Indian Railway Company has for various reasons allowed a special rate for rice and paddy booked to Ramkrishnapore.

Coal.

Among the minerals, coal is booked always at the lowest rate. There is a separate tariff of coal for coal districts. More specially reduced rates have been given by the Railway Coy. to Kidderpore Docks only. The freight rate of coal fluctuates according to the fluctuations in the freight of vessels for foreign parts. For this reason, the rate list of coal is revised from time to time.

Kerosine Oil.

Kerosine oil can also be booked at a special rate. English merchants have opened tank depots of bulk oil at various important stations throughout India and thereby they can get advantage of special rates from the Railway Company. Special rates are also available if 810 tins or more can be booked. Kerosine oil is generally despatched from Budge-Budge (Calcutta).

Bran.

This class of goods includes husks, bran, cereal, skins &c., If a consignment of such goods be booked weighing 200 maunds or over for 200 miles; then a freight of 0-1-6 pie per maund per mile is charged.

provided the sender will have to load the wagon and unload by the consignee.

Cocoanut.

A consignment of 200 maunds of cocoanut can be booked at a special reduced rate, but the parties will have to load and unload the wagons. Such consignments can be sent in locked-up wagons by the merchants. Generally ten thousand cocoanuts can be loaded in a wagon.

Fuel Wood.

It can be sent up to the full carrying capacity of a wagon. It is sent at the owner's risk and the parties have to load and unload. The rate is 5 annas per mile for 75 miles, and four annas per miles for 150 miles.

Bricks and Tiles.

Burnt bricks of uniform size are charged at the rate of $\frac{1}{2}$ pie per md per mile, but the loading and unloading is to be made by the parties.

Jute and Flax.

A consignment of 27 maunds at the best can be carried at a reduced rate in one wagon. It has also to be booked in Scale rate (A). There are still more reduced rates for stations from which jute is sent in large quantities. There are separate rates for loose

jutes and baled jutes which are to be ascertained from local stations.

Atta, Flour and Sooji.

A consignment of 340 mds. can be carried in one wagon at the wagon rate. Special rates exist in those stations where there are flour mills. As for instance there are special rates in Delhi, Cawnpur, Patna &c. And as usual there is a special rate for goods booked to Howrah.

Molasses.

A consignment of 270 mds. of molasses can be booked at wagon rates. But this rate is charged as follows according to mileage :—

Up to 250 miles $\frac{1}{4}$... per mds. per mile.

Exceeding 250 „ but not exceeding 350 miles
 $\frac{1}{5}$ per md. per mile.

„ 350 „ but not exceeding 450
 $\frac{1}{6}$ per md. per mile.

This is the ordinary rate. But the terminal charge varies from 3 to 6 pies per maund according to distance. But a consignment of 340 mds. of molasses can be carried at the rate of $\frac{1}{6}$ pie per md. per mile.

Oil-Cakes.

The East Indian Railway Company allows a special rate for oil-cakes at stations where there are oil-mills and large consignments are booked. If the parties undertake to load and unload then a consignment for a distance of 200 miles and over is

charged at a reduced rate, viz., $\frac{1}{4}$ pie per md. per mile plus the usual terminal charge. If such consignment exceed 380 mds, the charge becomes much more less, and this is the general rule. It has already been said that there are special rates for such goods booked from those stations where there are mills, such as Raniganj, Shahebganj, Bhagalpur, Monghyr, Patna, and so on. Moreover where there is a steamer service, the rates in those places are very much less and attractive owing to the competition with the steamer company.

A large quantity of oil-cake is sent to Ludhiana and other places in the Punjab from the Eastern provinces, for which there are special rates for only upward consignments to Loodhiana, similarly the Railway Company has got an oil mill at the Manwari station and there is a special rate for downward consignments only from Manwari.

Lastly a trader should always remember that he can make greater profit, if he can somehow or other reduce the freight charges without having recourse to any foul practice or dishonesty. And for this purpose he should always think out and calculate how the freight charges can be reduced. This can be done by a comparison of the rate and the tariff charges, such for instance as given below.

Illustration.

A consignment is intended to be booked from Cawnpur to Serampore. It is found that the special rate allowed from Cawnpur to Serampur is Re. 1-4 as. per maund, but it is also found that from Cawnpur to Howrah the rate is much less, viz., 12 annas per maund, and from Howrah to Serampur it is 6 pies per maund. A trader should consider whether it is cheaper for him to get the goods booked direct to

Serampur or booked to Howrah direct and then rebooked from Howrah to Serampur. A comparison of the rates will give an idea as to the cheapness in booking. The amount of freight he will thereby save will be added no doubt to his profit. This is of course depends upon the practical experience and a thorough knowledge of freight rates as well as tariff rules. Again two or more persons may combine to send their goods to a certain station whereby they can get the advantage of a full wagon which prevent loss and damage to the goods. This is generally done during the potato season at Patna, Nainital, Jaunpur, Simla and Kalka where traders pack their goods in bags marked in their own names and arrange among themselves to book the consignment in one name by means of which they can get advantage of a complete wagon with its cheaper rate and when the goods reach at the proper destination they take away their respective bags according to their marks on payment of their proportionate share of freight,



MILEAGE RATE TABLE

WITH 8 PIES TERMINAL.

mile	1st class	2nd class	3rd class	mile	1st class	2nd class	3rd class
1	"	"	"	47	-2-0	-2-8	-3-3
2	"	"	"	48	-2-0	-2-8	-3-4
3	"	"	"	49	-2-0	-2-9	-3-5
4	"	"	"	50	-2-1	-2-9	-3-5
5	"	"	"	51	-2-1	-2-10	-3-6
6	"	"	"	52	-2-1	-2-10	-3-7
7	"	"	"	53	-2-2	-2-10	-3-7
8	"	"	"	54	-2-2	-2-10	-3-8
9	"	"	"	55	-2-2	-3-0	-3-9
10	-1-0	-1-1	-1-3	56	-2-3	-3-0	-3-9
11	-1-0	-1-2	-1-3	57	-2-3	-3-1	-3-10
12	-1-0	-1-2	-1-4	58	-2-3	-3-1	-3-10
13	-1-0	-1-3	-1-5	59	-2-4	-3-2	-3-11
14	-1-1	-1-3	-1-5	60	-2-4	-3-2	-3-11
15	-1-1	-1-4	-1-6	61	-2-4	-3-3	-4-0
16	-1-1	-1-4	-1-7	62	-2-5	-3-3	-4-1
17	-1-2	-1-5	-1-7	63	-2-5	-3-4	-4-1
18	-1-2	-1-5	-1-8	64	-2-5	-3-4	-4-2
19	-1-2	-1-6	-1-9	65	-2-6	-3-5	-4-3
20	-1-3	-1-6	-1-9	66	-2-6	-3-5	-4-4
21	-1-2	-1-7	-1-10	67	-2-6	-3-6	-4-5
22	-1-3	-1-7	-1-11	68	-2-6	-3-6	-4-5
23	-1-4	-1-8	-1-11	69	-2-6	-3-7	-4-6
24	-1-4	-1-8	-2-0	70	-2-6	-3-7	-4-7
25	-1-4	-1-9	-2-1	71	-2-6	-3-7	-4-7
26	-1-5	-1-10	-2-2	72	-2-6	-3-7	-4-7
27	-1-5	-1-10	-2-2	73	-2-6	-3-7	-4-7
28	-1-5	-1-10	-2-3	74	-2-6	-3-7	-4-7
29	-1-6	-1-11	-2-3	75	-2-9	-3-10	-4-10
30	-1-6	-1-11	-2-4	76	-2-9	-3-10	-4-11
31	-1-6	-2-0	-2-5	77	-2-8	-3-10	-4-11
32	-1-7	-2-0	-2-5	78	-2-8	-3-10	-4-11
33	-1-7	-2-1	-2-6	79	-2-8	-3-10	-4-11
34	-1-7	-2-1	-2-7	80	-2-9	-3-10	-4-11
35	-1-8	-2-2	-2-7	81	-2-9	-3-11	-5-0
36	-1-8	-2-2	-2-8	82	-2-9	-3-11	-5-1
37	-1-8	-2-3	-2-9	83	-2-10	-4-0	-5-1
38	-1-9	-2-3	-2-9	84	-2-10	-4-0	-5-2
39	-1-9	-2-4	-2-9	85	-2-10	-4-0	-5-3
40	-1-9	-2-4	-2-11	86	-2-11	-4-1	-5-3
41	-1-10	-2-5	-2-11	87	-2-11	-4-1	-5-4
42	-1-10	-2-5	-3-0	88	-2-11	-4-1	-5-5
43	-1-10	-2-6	-3-1	89	-3-0	-4-2	-5-5
44	-1-11	-2-6	-3-1	90	-3-0	-4-2	-5-6
45	-1-11	-2-7	-3-2	91	-3-1	-4-4	-5-7
46	-1-11	-2-7	-3-3	92	-3-1	-4-4	-5-7

Mile 1st class and class 3rd class.

93	-3-1	-4-5	-5-8
94	-3-1	-4-5	-5-9
95	-3-2	-4-6	-5-9
96	-3-2	-4-6	-5-10
97	-3-2	-4-7	-5-11
98	-3-3	"	-6-0
99	"	4-8	"
100	-3-3	-4-8	-6-1
101	-3-4	-4-9	-6-1
102	-3-4	-4-9	-6-2
103	-3-4	-4-10	-6-3
104	-3-5	-4-10	-6-3
105	-3-5	-4-11	-6-4
106	-3-5	-4-11	-6-5
107	-3-6	-5-0	-6-5
108	-3-6	-5-0	-6-6
109	-3-6	-5-0	-6-7
110	-3-7	-5-0	-6-7
111	-3-7	-5-2	-6-8
112	-3-7	-5-2	-6-9
113	-3-8	-5-3	-6-9
114	-3-8	-5-3	-6-10
115	-3-8	-5-4	-6-11
116	-3-9	-5-4	-6-11
117	-3-9	-5-5	-7-0
118	-3-10	-5-5	-7-1
119	-3-10	-5-6	-7-1
120	-3-10	-5-6	-7-2
121	-3-10	-5-7	-7-3
122	-3-11	-5-7	-7-3
123	-3-11	-5-8	-7-4
124	-3-11	-5-8	-7-5
125	-4-0	-5-9	-7-5
126	-4-0	-5-9	-7-6
127	-4-0	-5-10	-7-7
128	-4-0	-5-10	-7-7
129	-4-1	-5-11	-7-8
130	-4-1	-5-11	-7-9
131	-4-2	-6-0	-7-9
132	-4-2	-6-0	-7-10
133	-4-2	-6-1	-7-11
134	-4-3	-6-1	-7-11
135	-4-3	-6-2	-8-0
136	-4-3	-6-2	-8-1
137	-4-4	-6-3	-8-1
138	-4-4	-6-3	-8-2

Mile 1st class 2nd class 3rd class.

139	-4-4	-6-4	-8-3
140	-4-5	-6-4	-8-3
141	-4-5	-6-5	-8-4
142	-4-5	-6-5	-8-5
143	-4-5	-6-6	-8-6
144	-4-6	-6-6	-8-7
145	-4-6	-6-7	-8-7
146	-4-7	-6-7	-8-7
147	-4-7	-6-7	-8-8
148	-4-7	-6-8	-8-9
149	-4-8	-6-9	-8-9
150	-4-8	-6-9	-8-10
151	-4-8	-6-10	-8-11
152	-4-9	-6-10	-8-11
153	-4-9	-7-0	-9-0
154	-4-9	-7-0	-9-1
155	-4-10	-7-0	-9-1
156	-4-10	-7-0	-9-2
157	-4-11	-7-1	-9-3
158	-4-11	-7-1	-9-3
159	-4-11	-7-2	-9-3
160	-4-11	-7-2	-9-5
161	-5-0	-7-3	-9-5
162	-5-0	-7-3	-9-5
163	-5-0	-7-4	-9-6
164	-5-0	-7-4	-9-7
165	-5-1	-7-5	-9-7
166	-5-1	-7-5	-9-8
167	-5-2	-7-6	-9-9
168	-5-2	-7-6	-9-10
169	-5-2	-6-7	-9-11
170	-5-3	-7-7	-9-11
171	-5-3	-7-7	-10-0
172	-5-3	-7-8	-10-1
173	-5-4	-7-8	-10-1
174	-5-4	-7-9	-10-2
175	-5-4	-7-10	-10-3
176	-5-5	-7-10	-10-3
177	-5-5	-7-11	-10-4
178	-5-5	-7-11	-10-5
179	-5-6	-8-0	-10-5
180	-5-6	-8-0	-10-6
181	-5-6	-8-1	-10-7
182	-5-7	-8-1	-10-7
183	-5-7	-8-2	-10-8
184	-5-7	-8-2	-10-9

Mile	1st class	2nd class	3rd class	Mile	1st class	2nd class	3rd class.
185	-5-8	-8-2	-10-9	231	-6-11	-10-2	-13-4
186	-5-8	-8-3	-10-10	232	-6-11	-10-2	-13-5
187	-5-8	-8-4	-10-11	233	-7-0	-10-3	-13-5
188	-5-9	-8-4	-10-11	234	-7-0	-10-3	-13-6
189	-5-9	-8-5	-11-0	235	-7-0	-10-4	-13-7
190	-5-9	-8-5	-11-1	236	-7-1	-10-4	-13-7
191	-5-10	-8-6	-11-1	237	-7-1	-10-5	-13-8
192	-5-10	-8-6	-11-2	238	-7-1	-10-5	-13-9
193	-5-10	-8-7	-11-3	239	-7-2	-10-6	-13-9
194	-5-11	-8-7	-11-3	240	-7-2	-10-6	-13-10
195	-5-11	-8-8	-11-4	241	-7-2	-10-7	-13-11
196	-5-11	-8-8	-11-5	242	-7-3	-10-7	-13-11
197	-6-0	-8-9	-11-5	243	-7-3	-10-8	-14-0
198	-6-0	-8-9	-11-6	244	-7-3	-10-8	-14-1
199	-6-0	-8-10	-11-7	245	-7-4	-10-9	-14-1
200	-6-1	-8-10	-11-7	246	-7-4	-10-9	-14-2
201	-6-1	-8-11	-11-8	247	-7-4	-10-10	-14-3
202	-6-1	-8-11	-11-9	248	-7-5	-10-10	-14-3
203	-6-2	-9-0	-11-9	249	-7-5	-10-11	-14-5
204	-6-2	-9-0	-11-10	250	-7-5	-10-11	-14-5
205	-6-2	-9-1	-11-11	251	-7-6	-11-0	-14-5
206	-6-3	-9-1	-11-11	252	-6-6	-11-0	-14-6
207	-6-3	-9-2	-12-0	253	-7-6	-11-1	-14-7
208	-6-3	-9-2	-12-1	254	-7-7	-11-1	-14-7
209	-6-4	-9-3	-12-1	255	-7-7	-11-2	-14-8
210	-6-4	-9-3	-12-2	256	-7-7	-11-2	-14-8
211	-6-4	-9-4	-12-3	257	-7-8	-11-3	-14-9
212	-6-5	-9-4	-12-3	258	-7-8	-11-3	-14-10
213	-6-5	-9-5	-12-4	259	-7-8	-11-4	-14-11
214	-6-5	-9-5	-12-5	260	-7-9	"	"
215	-6-6	-9-6	-12-5	261	"	-11-5	-15-0
216	-6-6	-9-6	-12-6	262	"	"	-15-1
217	-6-6	-9-7	-12-7	263	-7-10	-11-6	"
218	-6-7	-9-7	-12-7	264	"	"	-15-2
219	-6-7	-9-8	-12-8	265	"	-11-7	-15-3
220	-6-7	-9-8	-12-9	266	-7-11	"	"
221	-6-8	-9-9	-12-9	267	"	-11-8	-15-4
222	-6-8	-9-9	-12-10	268	"	"	-15-5
223	-6-8	-9-10	-12-11	269	-8-0	-11-9	"
224	-6-9	-9-11	-12-11	270	"	"	-15-6
225	-6-9	-9-11	-13-0	271	"	-11-10	-15-7
226	-6-9	-9-11	-13-1	272	-8-1	"	"
227	-6-10	-10-0	-13-1	273	"	-11-11	-15-8
228	-6-10	-10-0	-13-2	274	"	"	-15-9
229	-6-10	-10-1	-13-3	275	-8-2	-12-0	"
230	-6-11	-10-1	-13-3	276	"	"	-15-10

mile	1st class	2nd class	3rd class	mile	1st class	2nd class	3rd class
277	"	-12-1	-15-11	323	-9-9	-14-0	"
278	-8-3	"	"	324	"	"	1-2-6
279	"	-12-2	1-0-0	325	"	-14-1	1-2-6
280	"	"	1-0-1	326	-9-7	"	"
281	8-4	-12-3	"	327	"	-14-2	1-2-8
282	"	"	1-0-2	328	"	"	1-2-6
283	"	-12-4	1-0-3	329	-9-8	-14-3	"
284	-8-5	"	"	330	"	"	1-2-10
285	"	-12-5	1-0-4	331	"	-14-4	"
286	"	-12-5	1-0-5	332	-9-9	"	1-2-21
287	-8-6	-12-6	"	333	"	-14-6	1-3-0
288	"	"	1-0-6	334	"	"	1-3-1
289	"	-12-7	"	335	-9-10	-14-6	"
290	-8-7	"	1-0-7	336	"	"	1-3-2
291	"	-12-8	1-0-8	337	"	-14-7	1-3-3
292	"	"	1-0-9	338	-9-11	"	"
293	-8-8	-12-9	"	339	"	-14-8	1-3-4
294	"	"	1-0-10	340	-9-11	-14-8	1-3-5
295	"	-12-10	1-0-11	341	-10-0	-14-9	"
296	-8-9	"	"	342	"	"	1-3-6
297	"	-12-11	1-1-0	343	"	-14-10	1-3-7
298	"	"	1-1-1	344	-10-1	"	"
299	-8-10	-13-0	"	345	"	-14-11	1-3-8
300	"	"	1-1-2	346	"	"	1-3-9
301	"	-13-1	1-1-3	347	-10-2	-15-0	"
302	-8-11	"	"	348	"	"	1-3-10
303	"	-13-2	1-1-4	349	"	-15-1	1-3-11
304	"	"	1-1-5	350	-10-3	"	"
305	-9-0	-13-3	"	351	"	-15-2	1-4-0
306	"	"	1-1-6	352	"	"	1-4-1
307	"	-13-4	1-1-7	353	-10-4	-15-3	"
308	-9-1	"	"	354	"	"	1-4-2
309	"	-13-5	1-1-8	355	"	-15-5	1-4-3
310	"	"	1-1-9	356	-10-5	-15-5	"
311	-9-2	"	-13-6	357	"	"	1-4-4
312	-9-2	"	1-1-10	358	"	"	1-4-5
313	-9-3	-13-7	1-1-11	359	-10-6	-15-6	"
314	-9-3	"	"	360	"	"	1-4-5
315	"	-13-8	1-2-0	361	"	-15-7	1-4-7
316	"	-13-9	1-2-1	362	-10-7	"	"
317	-9-4	"	"	363	"	-15-8	1-4-8
318	"	-13-10	1-2-2	364	"	"	1-4-9
319	"	"	1-2-3	365	-10-8	-15-9	"
320	-9-5	-13-11	"	366	"	"	1-4-10
321	"	-14-0	1-2-4	367	-10-8	-15-10	1-4-11
322	"	"	1-2-5	368	-10-9	"	1-4-11

Mile. 1st class. 2nd class. 3rd class. Mile. 1st class. 2nd class. 3rd class.

369	"	1-5-11	1-5-0	416	-12-1	1-1-10	1-7-7
370	"	"	1-5-1	417	"	1-1-11	1-7-8
371	-10-10	1-0-0	"	418	"	"	1-7-9
372	"	"	1-5-2	419	-12-2	1-2-0	"
373	"	1-0-1	1-5-3	420	"	"	1-7-10
374	-10-11	"	"	421	"	1-2-1	1-7-11
375	"	1-0-3	1-5-4	422	-12-3	"	"
376	"	"	1-5-5	423	"	1-2-2	1-8-0
377	-11-0	1-0-3	"	424	"	"	1-8-1
378	"	"	1-5-6	425	-12-4	1-2-3	"
379	"	1-0-4	1-5-7	426	"	"	1-8-2
380	-11-1	"	"	427	"	1-2-4	1-8-3
381	"	1-0-5	1-1-8	428	-12-5	"	"
382	"	"	1-5-9	429	"	1-2-5	1-8-4
383	-11-2	1-0-6	"	430	-12-5	"	1-8-5
384	"	"	1-5-10	431	-12-6	1-2-6	"
385	"	1-0-7	1-5-11	432	"	"	1-8-6
386	-11-3	"	"	433	"	1-2-7	1-8-7
387	"	1-0-8	1-6-0	434	-12-7	"	"
388	"	"	1-6-1	435	"	1-2-8	1-8-8
389	-11-4	1-0-9	"	436	"	"	1-8-9
390	"	"	1-6-2	437	-12-8	1-2-9	"
391	"	1-0-10	1-6-3	438	"	"	1-8-10
392	-11-5	"	"	439	"	1-2-10	1-8-11
393	"	1-0-11	1-6-4	440	12-9	"	"
394	"	"	1-6-5	441	"	1-2-11	1-9-0
395	-11-6	1-1-0	"	442	"	"	1-9-2
396	"	"	1-6-6	443	-12-10	1-3-0	"
397	"	1-1-1	1-6-7	444	"	"	1-9-2
398	-11-7	"	"	445	"	1-3-1	1-9-3
399	"	1-1-2	1-6-8	446	-12-11	"	"
400	"	"	1-6-9	447	"	1-3-2	1-9-4
401	-11-8	1-1-3	1-6-9	448	"	1-3-2	1-9-5
402	"	"	1-6-10	449	-13-0	1-3-3	"
403	"	1-1-4	1-6-11	450	"	"	1-9-6
404	-11-9	"	"	451	"	1-3-4	1-9-7
405	"	1-1-5	1-7-0	452	-13-1	"	"
406	"	1-1-5	1-7-1	453	"	1-3-5	1-9-8
407	-11-10	1-1-6	"	454	"	"	1-9-9
408	"	"	1-7-2	455	"	1-3-6	"
409	"	1-1-7	1-11-3	456	-13-2	"	1-9-10
410	-11-11	"	"	457	"	1-3-7	1-9-11
411	"	1-1-8	1-7-4	458	-13-3	1-3-7	"
412	"	"	1-7-5	459	"	1-3-7	1-10-0
413	-12-0	1-1-9	"	460	"	1-3-8	1-10-1
414	"	"	1-7-6	461	-13-4	1-3-9	1-10-1
415	"	1-1-10	1-7-7	462	"	"	1-10-2

Mile	1st class.	2nd class.	3rd class.	Mile.	1st class.	2nd class.	3rd class.
463	"	1-3-10	1-10-3	510	"	"	1-12-10
464	-13-5	"	"	511	"	1-5-10	1-12-11
465	"	1-3-11	1-10-4	512	-14-9	"	"
466	"	"	1-10-5	513	"	1-5-11	1-13-0
467	-13-6	1-4-0	"	514	"	"	1-13-1
468	"	"	1-10-6	515	-14-10	1-6-0	"
469	"	1-4-1	1-10-7	516	"	"	1-13-2
470	-13-7	"	1-10-8	517	-14-10	1-2-1	1-13-3
471	"	1-4-2	1-10-8	518	-14-11	"	"
472	"	"	"	519	"	1-6-2	1-13-4
473	-13-8	1-4-3	"	520	"	"	1-13-5
474	"	"	1-10-10	521	-15-0	1-6-3	"
475	"	1-4-4	1-10-11	522	"	"	1-13-6
476	-13-9	"	"	523	"	1-6-4	1-13-7
477	"	1-4-5	1-11-0	524	-15-1	"	"
478	"	"	1-11-1	525	"	1-6-5	1-13-8
479	-13-10	1-4-6	"	526	"	"	1-13-9
480	"	"	1-11-2	527	-15-2	1-6-6	"
481	"	1-4-7	"	528	"	"	1-13-10
482	-13-11	"	"	529	-15-2	1-6-7	1-13-11
483	"	1-4-8	1-11-4	530	-15-3	"	"
484	"	"	1-11-5	531	"	1-6-8	1-14-0
485	-14-0	1-4-9	"	532	"	"	1-14-1
486	"	"	1-11-6	533	-15-4	1-6-9	"
487	"	1-4-10	1-11-7	534	"	"	1-14-2
488	-14-1	"	"	535	"	1-6-10	1-14-3
489	"	1-4-11	1-11-8	536	-15-5	"	"
490	"	"	1-11-6	537	"	1-6-11	1-14-4
491	-14-2	1-5-1	"	538	"	"	1-14-5
492	"	"	1-11-10	539	-15-6	1-7-0	"
493	"	1-5-1	1-11-11	540	"	"	1-14-6
494	-14-3	"	"	541	"	1-7-1	1-14-7
495	"	1-5-2	1-12-0	542	15-7	"	"
496	"	"	1-12-1	543	"	1-7-2	1-14-8
497	-14-4	1-5-3	"	544	"	"	1-14-9
498	"	"	1-12-2	545	-15-8	1-7-3	"
499	"	1-5-5	1-12-3	546	"	"	1-14-10
500	-14-5	"	"	547	"	1-7-4	1-14-11
501	"	1-5-5	1-12-4	548	-15-9	"	"
502	"	"	1-12-5	549	"	1-7-5	1-15-0
503	-14-6	1-5-6	"	550	"	"	1-15-1
504	"	"	1-12-6	551	-15-10	1-7-6	"
505	"	1-5-7	1-12-7	552	"	"	1-15-2
506	-14-7	"	"	553	"	1-7-7	1-15-3
507	"	1-5-8	1-12-8	554	-15-11	"	"
508	"	"	1-12-9	555	"	1-7-8	1-15-8
509	-14-8	1-5-9	"	556	"	"	1-15-5

Mile.	1st class.	2nd class.	3rd class.	Mile.	1st class.	2nd class.	3rd class.
557	1-0-0	1-7-9	"	604	1-1-3	"	2-2-1
558	"	"	1-15-6	605	1-1-4	1-9-9	"
559	"	1-7-10	1-15-7	606	"	"	2-2-2
560	1-0-1	"	"	607	"	1-9-10	2-2-3
561	"	1-7-11	1-15-8	608	1-1-5	"	"
562	"	"	1-15-9	609	"	1-9-11	2-2-4
563	1-0-2	1-8-0	"	610	"	"	2-2-5
564	"	"	1-15-10	611	1-1-6	1-10-0	"
565	"	1-8-1	1-15-11	612	"	"	2-2-6
566	1-0-3	"	"	613	"	1-10-1	2-2-7
567	"	1-8-9	2-0-0	614	1-1-7	"	"
568	"	"	2-0-1	615	"	1-10-2	2-2-8
569	1-0-4	1-8-3	"	616	"	"	2-2-9
570	"	"	2-0-2	617	1-1-8	1-10-3	2-2-9
571	"	1-8-4	"	618	"	"	2-2-10
572	"	"	2-0-3	619	"	1-10-4	2-2-11
573	1-0-5	1-8-5	2-0-4	620	1-1-9	"	"
574	"	"	2-0-5	621	"	1-10-5	2-3-0
575	1-0-6	1-8-6	2-0-6	622	"	"	2-3-1
576	"	"	"	623	1-1-10	1-10-6	"
577	"	1-8-7	2-0-7	624	"	"	2-3-2
578	1-0-7	"	"	625	"	1-10-7	2-3-3
579	"	1-8-8	2-0-8	626	1-1-11	"	"
580	"	"	2-0-9	627	"	1-10-8	2-3-4
581	1-0-8	1-8-9	"	628	"	"	2-3-5
582	"	"	2-0-10	629	1-2-0	1-10-9	"
583	"	1-8-10	2-0-11	630	"	"	2-3-6
584	1-0-9	"	"	631	"	1-10-10	2-3-7
585	"	1-8-11	2-1-0	632	1-2-1	"	"
586	"	"	2-1-1	633	"	1-10-11	2-3-8
587	1-0-10	1-9-0	"	634	"	"	2-3-9
588	"	"	2-1-2	635	1-2-2	1-11-0	"
589	"	1-9-1	2-1-3	636	"	"	2-3-10
590	1-0-11	"	"	637	"	1-11-1	2-3-11
591	"	1-9-2	2-1-4	638	1-2-3	"	"
592	"	"	2-1-5	639	"	1-11-2	2-4-0
593	1-1-0	1-9-3	"	640	"	"	2-4-1
594	"	"	2-1-6	641	1-2-4	1-11-3	"
595	"	1-9-4	2-1-7	642	"	"	2-4-2
596	1-1-1	"	"	643	"	1-11-4	2-4-3
597	"	1-9-5	2-1-8	644	1-2-5	"	"
598	"	"	2-1-9	645	"	1-11-5	2-4-4
599	1-1-2	1-9-6	"	646	"	"	2-4-5
600	"	"	2-1-10	647	1-2-6	1-11-6	"
601	"	1-9-7	2-1-11	648	"	"	2-4-6
602	1-1-3	"	"	649	"	1-11-7	2-4-7
603	"	1-9-8	2-2-0	650	1-2-7	"	"

File.	1st class.	2nd class.	3rd class.	Mile.	1st class.	2nd class.	3rd class.
651	"	1-11-8	2-4-8	699	1-3-11	1-13-8	2-7-4
652	"	"	2-4-9	700	"	"	2-7-5
653	1-2-8	1-11-9	"	701	1-4-0	1-13-9	"
654	"	"	2-4-10	702	"	"	2-7-6
655	"	1-11-10	2-4-11	703	"	1-13-10	2-7-7
656	1-2-9	"	"	704	1-4-1	"	"
657	"	1-11-11	2-5-0	705	"	1-13-11	2-7-8
658	"	"	2-5-1	706	"	"	2-7-9
659	1-2-10	1-12-0	"	707	1-4-2	1-14-0	"
660	"	"	2-5-2	708	"	"	2-7-10
661	"	1-12-1	2-5-3	709	"	1-14-1	2-7-74
662	1-2-11	"	"	710	1-4-3	"	"
663	"	1-12-2	2-5-4	711	"	1-14-2	2-8-0
664	"	"	2-5-5	712	"	"	2-8-1
665	1-3-0	1-12-3	"	713	1-4-4	1-14-3	"
666	"	"	2-5-6	714	"	"	2-8-3
667	"	1-12-4	2-5-7	715	"	1-14-4	2-8-3
668	1-3-1	"	"	716	1-4-5	"	"
669	"	1-12-5	2-5-8	717	"	1-14-5	2-8-4
670	"	"	2-5-9	718	1-4-5	1-14-5	2-8-5
671	1-3-2	1-12-6	"	719	1-4-6	1-14-6	"
672	"	"	2-5-10	720	"	"	2-8-6
673	"	1-12-7	2-5-11	721	"	1-14-7	2-8-7
674	1-3-3	"	"	722	1-4-7	"	"
675	"	1-12-8	2-6-0	723	"	1-14-8	2-8-8
676	"	"	2-6-1	724	"	"	"
677	1-3-4	1-12-9	"	725	1-4-8	1-14-9	2-8-0
678	"	"	2-6-2	726	"	"	2-8-10
679	"	1-12-10	2-6-3	727	"	1-14-10	2-8-11
680	1-3-5	"	"	728	1-4-9	"	"
681	"	1-12-11	2-6-4	729	"	1-14-11	2-9-0
682	"	"	2-6-5	730	"	"	2-9-1
683	1-3-6	1-13-0	"	731	1-4-10	1-15-0	"
684	"	"	2-6-6	732	"	"	2-9-2
685	"	1-13-1	2-6-7	733	"	1-15-1	2-9-3
686	1-3-7	"	"	734	1-4-11	"	"
687	"	1-13-2	2-6-8	735	"	1-15-2	2-9-4
688	"	"	2-6-9	736	"	"	2-9-5
689	1-3-8	1-13-3	"	737	1-5-0	1-15-3	"
690	"	"	2-6-10	738	"	"	2-9-6
691	"	1-13-4	2-6-11	739	"	1-15-4	2-9-7
692	1-3-9	"	"	740	1-5-1	"	"
693	"	1-13-5	2-7-0	741	"	1-15-5	2-9-8
694	"	"	2-7-5	742	"	"	2-9-9
695	1-3-10	1-13-6	"	743	1-5-2	1-15-6	"
696	"	"	2-7-2	744	"	"	2-9-10
697	"	1-13-7	2-7-3	745	1-5-2	1-15-7	2-9-11
698	1-3-11	"	"	746	1-5-3	"	"

Mile 1st class. 2nd class. 3rd class.

747	"	1-15-8	2-10-0
748	"	"	2-10-1
749	1-5-4	1-15-9	2-10-1
750	"	"	2-10-2
751	"	1-15-10	2-10-3
752	1-5-5	"	"
753	"	1-15-11	2-10-4
754	1-5-5	1-15-11	2-10-5
755	1-5-6	2-0-0	"
756	"	"	2-10-6
757	"	2-0-1	2-10-7
758	1-5-7	"	"
759	"	2-0-2	2-10-8
760	"	"	2-10-9
761	1-5-8	2-0-3	"
762	"	"	2-10-10
763	"	2-0-4	2-10-11
764	1-5-9	"	"
765	"	2-0-5	2-11-0
766	"	"	2-11-1
767	1-5-10	2-0-6	"
768	"	"	2-11-2
769	"	2-0-7	2-11-3
770	1-5-11	"	"
771	"	2-0-8	2-11-4
772	"	"	2-11-5
773	1-6-0	2-0-9	"
774	"	"	2-11-6
775	"	2-0-10	2-11-7
776	1-6-1	"	"
777	"	2-0-11	2-11-8
778	"	"	2-11-9
779	1-6-2	2-1-0	"
780	"	"	2-11-10
781	"	2-1-1	2-11-11
782	1-6-3	"	"
783	"	2-1-2	2-12-0
784	"	"	2-12-1
785	1-6-4	2-1-3	"
786	"	"	2-12-2
787	"	2-1-4	2-12-3
788	1-6-5	"	"
789	"	2-1-5	2-12-4
790	"	"	2-12-5
791	1-6-6	2-1-6	"
792	"	"	2-12-6
793	"	2-1-7	2-12-7

Mile 1st class. 2nd class. 3rd class

794	1-6-7	2-1-7	2-12-7
795	"	2-1-8	2-12-8
796	"	"	"
797	1-6-8	"	2-12-9
798	"	2-1-9	2-12-10
799	1-6-8	2-1-10	2-12-11
800	1-6-9	"	"
801	"	2-1-11	2-13-0
802	"	"	2-13-1
803	"	2-2-0	"
804	1-6-10	"	2-13-2
805	"	2-2-1	2-13-3
806	1-6-11	"	"
807	"	2-2-2	2-13-4
808	"	"	2-13-5
809	1-7-0	2-2-3	2-13-5
810	"	"	2-13-6
811	"	2-2-4	2-13-7
812	1-7-1	"	"
813	"	2-2-5	2-13-9
814	"	"	"
815	1-7-2	2-2-6	"
816	"	"	2-13-10
817	"	2-2-7	2-13-11
818	1-7-3	"	"
819	"	2-2-8	2-14-0
820	"	"	2-14-1
821	1-7-4	2-2-9	"
822	"	"	2-14-2
823	"	2-2-10	2-14-3
824	1-7-5	"	"
825	"	2-2-11	2-14-4
826	1-7-5	2-2-11	2-14-5
827	1-7-6	2-3-0	"
828	"	"	2-14-6
829	"	2-3-1	2-14-7
830	1-7-7	"	"
831	"	2-3-2	2-14-8
832	"	"	2-14-9
833	1-7-8	2-3-3	"
834	"	"	2-14-10
835	"	2-3-4	2-14-11
836	1-7-9	"	"
837	"	2-3-5	2-15-0
838	"	"	2-15-1
839	1-7-10	2-3-6	"
840	"	"	2-15-2

Mile 1st class. 2nd class. 3rd class.

841	1-7-10	2-3-7	2-15-3
842	1-7-11	"	"
943	"	2-3-8	2-15-4
844	"	"	2-15-5
845	1-8-0	2-3-9	"
846	"	"	2-15-6
847	"	2-3-10	2-15-7
848	1-8-1	"	"
349	"	2-3-11	2-15-8
850	"	"	2-15-9
851	1-8-2	2-4-0	"
852	"	"	2-15-10
853	1-8-2	2-4-1	2-15-11
854	1-8-3	"	"
855	"	2-4-2	3-0-0
856	"	"	3-0-1
857	1-8-4	2-4-3	"
858	"	"	3-0-2
859	"	2-4-4	3-0-3
860	1-8-5	"	"
861	"	2-4-5	3-0-4
862	"	"	3-0-5
863	1-8-6	2-4-6	"
864	"	"	3-0-6
865	"	2-4-7	3-0-7
866	1-8-7	"	"
867	"	2-4-8	3-0-8
868	"	"	3-0-9
869	1-8-8	2-4-9	"
870	"	"	3-0-10
871	"	2-4-10	3-0-11
872	1-8-9	"	"
873	"	2-4-11	3-1-0
874	"	"	3-1-1
875	1-8-10	2-5-0	"
876	"	"	3-1-2
877	"	2-5-1	3-1-3
878	1-8-11	"	"
879	"	2-5-2	3-1-4
880	1-8-11	2-5-2	3-1-5
881	1-9-0	2-5-3	"
882	"	"	3-1-6
883	"	2-5-4	3-1-7
884	1-9-1	2-5-5	"
885	"	"	3-1-8
886	"	"	3-1-9
887	1-9-2	"	"

Mile 1st class. 2nd class. 3rd class

888	"	2-5-6	3-1-10
889	"	2-5-7	3-1-11
890	1-9-3	"	"
891	"	2-5-8	3-2-0
892	"	"	3-2-1
893	1-9-4	2-5-9	"
894	"	"	3-2-2
895	1-9-5	2-5-10	3-2-3
896	"	2-5-10	3-2-4
897	"	"	3-2-5
898	"	2-5-11	"
899	1-9-6	2-6-0	"
900	"	"	3-2-6
901	"	2-6-1	3-2-7
902	1-9-7	"	"
903	"	2-6-2	3-2-8
904	"	"	3-2-9
905	1-9-8	2-6-3	"
906	"	"	3-2-10
907	1-9-8	2-6-4	3-2-11
908	1-9-9	"	"
909	"	2-6-5	3-3-0
910	"	"	3-3-1
911	1-9-10	2-6-6	"
912	"	"	3-3-2
913	"	2-6-7	3-3-3
914	1-9-11	"	"
915	"	2-6-8	3-3-4
916	"	"	3-3-5
917	1-10-0	2-6-9	"
918	"	"	3-3-6
919	"	2-6-10	3-3-7
920	1-10-1	"	"
921	1-10-1	2-6-11	3-3-8
922	"	2-7-0	3-3-9
923	1-10-2	2-7-0	"
924	"	"	3-3-10
925	"	2-7-1	3-3-11
926	1-10-3	2-7-1	"
927	"	2-7-2	3-4-0
928	1-10-3	"	3-4-1
929	1-10-4	2-7-3	"
930	"	"	3-4-2
931	"	2-7-4	3-4-3
932	1-10-5	"	"
933	"	2-7-5	"
934	1-10-5	2-7-5	3-4-5

Mile 1st class. 2nd class. 3rd class.

935	1-10-6	2-7-6	"
936	"	"	3-4-6
937	"	2-7-7	3-4-7
938	1-10-7	"	"
939	"	2-7-8	3-4-8
940	"	"	3-4-9
941	1-10-8	2-7-9	"
942	"	"	3-4-10
943	"	2-7-10	3-4-11
944	1-10-9	"	"
945	"	2-7-11	3-5-0
946	"	"	3-5-1
947	1-10-10	2-8-0	"
948	"	"	3-5-2
949	"	2-8-1	3-5-3
950	1-10-11	"	"
951	"	2-8-2	3-5-4
952	"	"	3-5-5
953	1-11-0	2-8-3	"
954	"	"	3-5-6
955	"	2-8-4	3-5-7
956	1-11-1	2-8-4	"
957	"	2-8-5	3-5-8
958	"	"	3-5-9
959	1-11-2	2-8-6	"
960	"	"	3-5-10
961	1-7-2	2-8-7	3-5-11
962	1-11-3	"	"
963	"	2-8-8	3-6-0
964	"	"	3-6-1
965	1-11-4	2-8-9	"
966	"	"	3-6-2
967	"	2-8-10	3-6-3
968	1-11-5	"	"
969	"	2-8-11	3-6-4
970	"	"	3-6-5
971	1-11-6	2-9-0	"
972	"	"	3-6-6
973	"	2-9-1	3-6-7
974	1-11-7	"	"
975	"	2-9-2	3-6-8
976	"	"	3-6-9
977	1-11-8	2-9-3	"
978	"	"	3-6-10
979	"	2-9-4	3-6-11
980	1-11-9	2-9-5	"
981	"	"	3-7-0

Mile 1st class. 2nd class. 3rd class.

982	1-11-9	2-9-5	3-7-1
983	1-11-10	2-9-6	"
984	"	"	3-7-2
985	"	2-9-7	3-7-3
986	1-11-11	"	"
987	"	2-9-8	3-7-4
988	1-11-11	2-9-8	3-7-5
989	1-12-0	2-9-9	"
990	"	"	3-7-6
991	"	2-9-10	3-7-7
992	1-12-1	"	"
993	"	2-9-11	3-7-8
994	"	"	3-7-9
995	1-12-2	2-10-0	"
996	"	"	3-7-10
997	"	2-10-1	3-7-11
998	1-12-3	"	"
999	"	2-10-2	3-8-0
1000	1-12-3	2-10-2	3-8-1
1001	1-12-4	2-10-3	"
1002	"	"	3-8-2
1003	"	2-10-4	3-8-3
1004	1-12-5	"	"
1005	"	2-10-5	3-8-4
1006	"	"	3-8-5
1007	1-12-6	2-10-6	"
1008	"	"	3-8-6
1009	"	2-10-7	3-8-7
1010	1-12-7	"	"
1011	"	2-10-8	3-8-8
1012	"	"	3-8-9
1013	1-12-8	2-10-9	"
1014	"	"	3-8-10
1015	1-12-8	2-10-10	3-8-11
1016	1-12-9	"	"
1017	"	2-10-11	3-9-0
1018	"	"	3-9-1
1019	1-12-10	2-11-0	"
1020	"	"	3-9-2
1021	"	2-11-1	3-9-3
1022	1-12-11	"	"
1023	"	2-11-2	3-9-4
1024	"	"	3-9-5
1025	1-13-0	2-11-3	"
1026	"	"	3-9-6
1027	"	2-11-4	3-9-7
1028	1-13-1	"	"

Mile	1st class.	2nd class.	3rd. class.	Mile	1st class.	2nd class.	3rd class
1029	"	2-11-5	3-9-8	1048	"	"	3-10-9
1030	"	"	3-9-9	1049	1-13-8	1-12-3	3-10-9
1031	1-13-2	2-11-6	"	1050	"	"	3-10-10
1032	"	"	3-9-10	1051	"	2-12-4	3-10-11
1033	"	2-11-7	3-9-11	1052	1-13-9	"	"
1034	1-13-3	"	"	1053	1-13-9	2-12-5	3-11-0
1035	"	2-11-8	3-10-0	1054	"	"	3-11-1
1036	"	"	3-10-1	1055	1-13-10	2-12-6	3-11-1
1037	1-13-4	2-11-9	3-10-1	1056	"	"	3-11-2
1038	"	"	3-10-2	1057	"	2-12-7	3-11-3
1039	1-13-4	2-11-10	3-10-3	1058	1-13-11	"	"
1040	1-13-5	"	"	1059	"	2-12-8	3-11-4
1041	1-13-5	2-11-11	3-10-4	1060	"	"	3-11-5
1042	"	"	3-10-5	1061	1-14-0	2-12-9	3-11-5
1043	1-13-6	2-12-0	"	1062	"	"	3-11-7
1044	"	"	3-10-6	1063	"	2-12-10	3-11-7
1045	"	2-12-1	3-10-7	1064	1-14-1	"	"
1046	1-13-7	"	"	1065	"	2-12-11	3-11-8
1047	"	2-12-2	3-10-8				

CHAPTER V.

Particulars of Country Produce.

It is necessary for a tradesman to have at least a rough idea of the articles of commerce, i.e., their varieties, the districts where they grow, their quantities and similar other informations in connection therewith as would be advantageous in dealing with them profitably. We therefore append below a list of some such common merchandise as are dealt with in the market.

Paddy and Rice.

Paddy, of which rice is but a husked transformation, grows abundantly in every district in Lower Bengal and can be had in large quantities in the districts of Howrah, Hughly, 24 Purganas, Burdwan, Bankura, Birbhum, Manbhum, Midnapur, Singhbhum, Balasore, Cuttack, Murshidabad, Nadia, Dinajpur, Faridpur, Barisal, and Assam. But in most of these places the major portion of the import is of coarse quality. Generally they are of inferior quality to those known as Dudhkulma, Jatakalma, Gorapalla &c., besides several others as are mentioned below :—

. *Ramshali*.—This is a fine rice and being easily digestible is best suited to those who are diseased and invalid.

Jatakalma.—Grows abundantly and is consumed by the middle class of people.

Bhura Ramsali.—This is harvested during the month of Kartik.

Dudhe Nona.—This is sweet to the taste, yielding to mastication and easily digestible, almost of the same class as *Jatakalma*.

Paramannashali.—Light and digestible as sago and barley, and having a very sweet flavour is suited to the preparation of *Payash* which is another name for *Puramanna*.

Nilkanthashali—Like *Bhura Ramshali* this also is harvested in the month of *Kartik*.

Magurshali.—Takes a comparatively long time to grow into maturity

Hingcha-laghu, Khepa, Boret, Kata.—This species does not grow except on first class fertile lands, and its cultivation has largely decreased.

Paira Uri.—This paddy is black-skinned and is cultivated in a very small scale.

Dadkhani, Chamarmari, Chinisakhar, Benafuli, Banktulsi, Sundarmakhi and *Khairmauri*—These are very fine rice and sweet to the taste.

Bankchur—This also is a fine rice and very costly.

Kanakchur.—Not well suited for preparing boiled rice. It is a speciality for *khai* (purchased) paddy).

Badshabhoge, Gobindabhoge, Gandhamaluti, Randhuni-pagla and *Bausmati* are all fine rice with sweet flavour peculiar of their own when boiled into rice. They are very fondly used on festive occasions.

Balam :—This is a special rice cultivated in the *Bakarganj* district and is imported to *Calcutta* in large quantities for local consumption. *Bakarganj, Jhalakati, Sahebganj, Banariparah, Gulisakhali, Parerhat* and *Charamaddi* in the district of *Barisal* are the important centres where large sale and purchase of this rice is made at the time of the new harvest.

Varities of superior class of rice can be had in several places in the district of *Monghyr* in *Bihar* ; of

these Asorganj, Goculshah, Dhusar, Katrani, Samudrabali, Keshar and Kelashar are notable.

A few varieties can also be had in the 24 Parganas, such as Kamalbhoge, Jhingashal, Chamormani, Dhulomuto, Sarbati and Rupshal. Of these the first four are of middle class and the last two are superior quality fine rice.

Patnai.—This species is produced in large quantities in many districts in Bengal. It belongs to the medium class, can be well cleansed, is sweet to the taste and its demand is very great.

Of the sweet flavoured rice the species known as Kelashar and Banshmati which are indigenous crops of the Monghyr district as well as another class of such rice called Baushmati, indigenous of Mogra are well-reputed.

Midnapur is a rice-producing district. Amon, Aush, Kanchi, Bora, Jhanji, and Noan are the six classes of rice which grow in that district. Fine rice is not available here.

In Kabul there grows a kind of long-grained rice used for preparing *Polao* and such other food. This rice has a very agreeable flavour, is sweet to the taste, and is very light. It sells at a very high price. In Calcutta it is sold at Rs. 1-8 per seer.

Rice grows abundantly in Burma. There most part of rice is husked by machinery, and they are of the *Atop* (sun-dried) class. Burma rices are assorted according to their quality as Nos. 1, 2, 3, 4 and rice meals as Nos. 1, 2, and 3. They are exported in large quantities to Bombay, Madras and Calcutta as well as to England. Formerly the people of Bengal never used Burma rice, but, of late, owing to high prices the poor people have commenced to use it. In Calcutta it is imported in the docks of Kidderpore whence it is transported to Chitpur, for sale. The rich Nakodas are the chief dealers of this rice.

The season for the import of the new harvest commences from the month of Agrahayan and continues in full swing till the month of Falgoon.

MUSTARD SEED.

There are two classes of mustard, viz, *shety* and *black*. Of the latter class again there are several varieties such as Rye, Kajli, Tori, Man, Lutni &c. Generally the mustard which yields comparatively larger quantity of oil sells at comparatively higher price. In the districts of Burdwan, Hughly and Midnapur cultivation and production in crop of mustard is very small and the oil they yield is very scanty. Hence these districts have to import mustard from abroad. This crop is available in large quantities in many place in the United Provinces and the N. W. Province.

Average quantity of oil extracted from different places are :—

Bengal—13 seers in Jiagan, Ranaghat, Chakdah, Hilly, Kumarkhali, Patuli Bara-Andul, Islampur, Katwa, Kalna.

Sonthal Purganas—16 seers in Pachamba.

Nagpur—14 to 15 seers in Nagpur, Sini, Chakradharpur, Chakulia, Bankura, Chaibassa, Hazaribagh &c.

Monghyr—13 to 15 seers in Jhajha, Jamooee, Simultala, Luckeeserai, Sheikpura, Worsleyganj, Khagaria, Beguserai, Tegra, &c.

Behar—15 to 16 seers in Gya, Behar, Nowada, Tilaiya, Soh, Garhwa, Daltongonj, Chatra (Garhwa)

Dharbhanga—14 to 16 seers in Dharbhanga, Samastipur, Rosera, Chapra, Laheriaserai &c.

Purnea—15 seers in Purnea, Kasba, Dularganj, Kissenganj, Sonali, Barsoi, Katihar, Forbesganj &c.

N. W. P.—15 to 16 seers in Cawnpur, Khaga, Sirathu, Daranagar, Etawah, Jaswantnagar, Hatras, Khurja, Aligarh, Sitapur, Jhansi, Agra, &c.

Punjab—16 seers in Lyalpur and all other places of the Province.

Besides the above mentioned places mustard grows also in Nepalganj Road, Baraich, Gonda, and Nanpara in the district of Gonda. The species grown in these places are Kajli.

Gonda—15 seers in Nepalganj road, Gonda, Nanpara, Baraich &c.

Roshra, Samastipur, and other places in the district of Darbhanga yield Sweti (yellow) mustard.

Pachamba, Patna, Buxar, Arrah, Mirzapur, Khaga, Etawah, Jasawantnagar, Hatras, Khurja, Garhwa, Aligarh, Sitapur, Daranagar, Jhansi, Agra and several places in the Punjab also produce large quantities of mustard. These mustards are imported to Howrah. A *Hat* is held there at 2 p.m. every day where brokers assemble to make sale and purchase transactions. For details please refer to "Sett's Guide to Commercial Places."

TILLY.

Tilly is another oily seed. It is ground with mustard. Sand and small gravels are its refractions. Generally it grows abundantly in hilly countries such as, in the Nagpur and Hazaribagh districts. Tilly has several varieties, viz., Krishnatil, Kattil, Shank Charki, Fettel, and Shadatil (white) &c.

The following is an approximate statement of oil in seer yielded by Tilly per maund, according to the places where they grow :—

Hazaribagh 20 to 22 seers.
Cawnpur 20 „

The impurities in the Tilly produced in Balia and Sahebganj are very large—about 12 seers per maund. It is therefore, that the average quantity of oil yielded by these tills is very small.

MOONG.

Of the cereal grains Moong is of four classes—*Sona*, *Krishna*, *Hari* and *Ghora*. Of these the *Sona* class is the best in quality, most relishing to the taste and digests very easily. *Sona Moong* grows profusely in the district of Nadia and is imported to the marts at Chakdah, Kishnaganj, Hanskhali, Ranaghat, Katwa, Santipur, Kusthia, Goalundo, Nadanghat and so on. The remaining three classes grow almost everywhere in small quantities. Of these, however, the *Hari* class grows in comparatively large quantities at Darbhanga and Mirzapur; and *Krishna* class in the United Provinces. *Ghora Moong* is the most inferior in quality cultivated in the Midnapur district.

The harvest of Moong commences from the end of the month of Agrahayan and its import in the markets continues in full swing for three months during which period it sells at a comparatively cheap rate. From the month of April or May its price begins to rise.

Of all trades that in *Sona Moong* is a very lucrative one. One can make a profit of three to four rupees for every maund of moong purchased at the season. This is customary almost every year. But the difficulty is that, the grain is liable to be worm-eaten and deteriorate within a very short time. Therefore very few dealers venture to make a stock of moong in large scale. But any venturesome energetic dealer who cares to run the risk is sure to make a decent profit out of it.

KALAI (Oorid).

Kalai is classified into three classes, *viz.* *Biri Kalai*, *Kala Kalai*, and *Kulattha* or Kurthi Kalai. Mash Kalai is another name for *Biri Kalai*. Kulattha Kalai is used by the people of Bihar and Orissa. People in Bengal never use it. It does not boil well, that is to say, no amount of boiling can soften the grain so as to render it agreeable for using it as food. It is not easily digested. Poor classes of up-country-men pulverise it to be used as *Chhatu*.

Mash Kalai grows abundantly in the districts of Nadia, Burdwan, Birbhum and Hooghly. It is agreeable to the taste, and increases in volume when boiled, hence it is best suited to the middle and poor class people from economical point of view. The quantity of Kalai cultivated in lower Bengal is not quite sufficient for local consumption, so a large quantity of it has to be imported from the up-country. Generally, Kalai grown in Kusthia and Hanshkhali is superior to all others in quality and sells at high price. Kalai is imported from Rangoon, Chittagong, Singapore, Madras, Darbhanga, Patna, Cawnpur, Hatras and the Punjab. It is also available in Pakur on the Loop, line of the E. I. Ry., Rajmahal, Shahebganj, Dhulian, Sultanganj, Jiaganj, Patna, Cawnpur and Sitapur.

The season for the new harvest of Kalai is from the month of December to March after which the prices begin to rise.

LINSEED.

Linseed is one of the important commodities of trade. This is another oily seed. The oil extracted from linseed is used for painting purposes and English merchants in Calcutta make large purchases of this commodity. Linseed grows more or less in every

part of this country. But it is cultivated very largely in the up-country provinces. Linseed grown in this part of Lower Bengal is of small size and productive of less oil. The market price of linseed is subject very much to fluctuation and it is the big merchants like Ralli Brothers who regulate it according to their interest and convenience. The Marwari traders well understand the secret of this trade and many make decent profit out of it. On the other hand many traders owing to their ignorance of that secret suffer heavy loss and are obliged to wind up their business.

POPPY SEED.

Poppy seed is another oil-producing seed, which is also used as food-stuff. Like linseed, poppy-seed is exported to foreign countries in large quantities. Besides it is mixed with mustard seeds when ground to extract oil from them. The people of the districts of Birbhum and Bankura use it as one of the principal articles of their daily food. The people of Burdwan and Manbhum also use it as food to a certain extent.

Patna, Darbhanga, Puchamba, Sitapur, Khaga, Daranagar, Jaunpur, Sahebganj and Bhagalpur are the principal centres, where poppy seed is imported extensively.

The season of the new harvest covers the period of four months from February to May after which the price begins to rise.

GRAM.

Grams are of two kinds, country-grown and Patnai. In lower Bengal the cultivation of gram is generally very small except in the districts of Nadia

and Murshidabad where its cultivation is made in a comparatively large scale. Gram grown in the latter two districts is imported largely to Jeaganj. It is cultivated also in Pakur, Dhulian, Rajmahal and some other places on the Loop-line of the E. I. Ry., but the grains are small in size. Grains of the Patnai gram are very big and can be found elsewhere. Patna is the chief centre where these grams are imported from the surrounding places. Grams grown at Mokameh are also large-grained and the chief centre of their importation is Burhee. Luckee-Serai, Cawnpur, Mirzapur, Allahabad, Bindiki Road, Delhi, Punjab, Chandausi, Meerut, Aligarh and some other places in the United Provinces are also gram producing districts.

The new harvest season of gram is the same as that of the rape-seed.

There is a class of gram known as white gram. It grows in Kabul and is therefore called *Kabuli gram*. Its cultivation and import in the market is very little.

WHEAT.

Wheat is classified into four classes, viz., *Dudhia*, *Bagra*, *Gangajali* and *Jamali*. *Dudhia* is the best of all. In lower Bengal the cultivation of wheat is very small. In the up-countries, however, its cultivation is as large as that of paddy in Bengal. In the up-countries wheat can be had everywhere but the best in quality and largest in quantity are of Meerut, Delhi, Chandausi and the Punjab. March is the *harvest* season of wheat.

MASOOR (*Lentil*)

There are two classes of Masoor, small-grained and large-grained. It grows in many places in Lower Bengal and the principal centres of its import are Nadia, Jiaganj and several markets on the Loop-line of the E. I. Ry. The large-grained class is called the Patnai Masoor. Patna, Burhee and Lakshi-serai are the principal centres where its sale and purchase transactions are made. The month of March is its harvest season.

KHESARI.

Its market places are the same as those of Masoor.

RAHAR.

Classified according to the size of its grain Rahar is of two kinds. In lower Bengal its cultivation is very little though the proportion is somewhat large in Nadia and Murshidabad. But in the up-countries it grows abundantly almost everywhere, because *Chapati* and *Rahar* are the staple food of the inhabitants of these provinces. Large-grained Rahar comes out at Deoghar before all other places and sells in the Calcutta market at prices from four to five annas higher than those of Rahar from other places. The stock, however is exhausted within three to four months. The season of the new harvest begins in the month of Magh and continues for five months.

KURTHI.

In Bengal Kurthi is popularly known as Kulathha Kalai. Boiled Kurthi is a nutritious food for cows and bullocks. Besides its plant is used as fodder for

cows and buffaloes. It grows profusely in the Santhal Parganas in Bihar, in Cuttack and Balassore in Orissa and in Madras. Of all places in the Santhal Parganas Deoghur produces the largest quantity of Kurthi and this grain is largely exported to England.

BARLEY.

Barley is cultivated in Bengal and in many places in the up-country. In Bengal the people use pulverised barley on the last day of the year. Up-country people also use the same preparation. The month of Chaitra is its harvest season.

OATS.

Oats are not cultivated in Bengal. It can be had at Bhagalpur, Patna, Arrah and some other places in Bihar. It is not used for human consumption but as one of the constituents of the crushed food for horses.

Mahua.

Mahua is the flower of the tree of that name. Mahua tree does not grow in Bengal. The up-country people use its flower as a food prepared either by frying or boiling it. It is a fit food for the Santhals of the Santhal Parganas, Hazaribag and Nagpur. A kind of intoxicating liquor is prepared from Mahua and the major portion of the yearly produce of this flower is utilised locally almost exclusively for this purpose, the remaining portion being exported to England for the same purpose. Principal centres of its import for sale and purchase are Deoghur, Jamtara, Simultala, Madhupur, Giridih, Karmatar, Hazaribagh,

Purulia and almost all important places in the North-Western Provinces. Its seeds are called the Kaini which, like mustard, rape-seed and olive, produce oil similar to cow-ghee in appearance. Mahua oil is exported to Europe and is used in mills and machineries.

GUNJA.

It is known in Bengal as *Shorgonja*. It is mixed with mustard seed for oil and this seed produces greater quantity of oil than mustard seed. It grows in abundance at Deoghor. It can be had also in large quantities in the Gonda district, Manbhum, Hazaribagh, Nagpur, Chakradharpur and several other places.

DAL (PULSES).

Dal is prepared from the grain and sold in all parts of India. It is also imported from the Up-Country and sold in the Calcutta market. Dal imported from the following places is of superior quality and is sold in the Calcutta market at a higher price.

Rahar Dal of Cawnpur produce is the best. It is also imported from Barajbazar, Khagaria, Gorakhpur, Lakshmi-Serai and Hatras.

Khari Masur Dal is imported from Cawnpur. Dinapur Masur Dal is superior in quality to the produce of other places. It can also be had at Mokameh. But Cawnpur is the biggest of all centres for all kinds of Dal.

CASTOR SEED.

It is produced in small quantities in Bengal and is generally imported from the up-countries. Castor oil cakes are used for the purpose of manure. The season for the new harvest of this seed is the month of Chaitra.

HURHUR SEED.

It is sometimes used along with mustard for extracting oil, like Gunja and is cheaper than mustard. Gunja and this seed are the two chief adulterating elements of the mustard oil. It can be had in large quantities in the districts of Monghyr, Patna and Gya as well as in Cawnpur and Hatras. It also grows in Bengal but in Bengal, nobody cares to collect the seeds from the wild plants.

BHUTTA (MAIZE).

It is not cultivated in Bengal. It is the Bhadui crop of the up-country where it can be had in large quantities. The season for its new harvest is the month of Bhadra.

PEAS.

There are two kinds of peas, white and green. Both kinds of peas are produced in Bengal, but green peas are cultivated in larger quantities. Green peas are also called *Paira Matar*. *Matar Dal* is not cooked so much as it is used for *Bari* (dried paste) and *Besam* (pulverised pea). White peas are used mostly as fried food. The season for the new harvest of peas is the month of Falgoun.

BARBATI (APE-PEA).

It is cultivated in small quantities at some places in Bengal. In the district of Nadia it has a larger cultivation. It is also imported from Burdwan, Rajmehal, Pakur, Dhulian, Bhagalpur, Deoghar as well as in many parts of Bihar and N. W. P. The season for the new harvest is the month of Pous.

Ghee, Oil, Molasses, Tobacco &c.**GHEE (Clarified Butter.)**

Ghee is of two kinds—that prepared from cow's butter and the other from buffalo's butter. They are known as *Gaoa Ghee* and *Bhaisa Ghee* respectively. Of the two the former is superior in flavour and taste. But as it is very costly and its production is scanty very few people can avail of it. Bhaisa Ghee is imported and sold in large quantities in tins and earthen pots, known in the market as Canister and Matki Ghee. Matki Ghee cannot be conveniently transported by railway wagons. It is safe to transport it by navigating craft. But owing to the diminution of this traffic proportionately with the increase of railway traffic as well as for the silting of rivers the import of Matki Ghee has been very much diminished. In quality both may be the same but the name Matki has a charm so that the same ghee sold in Matki gets a higher market of say Rs. 5 to 6 a maund than that sold in the Canister. Matki Ghee is imported from Khagaria in the Monghyr district, Khutia,

Jakarpur, Bishanpur, Teghra and other places. Now-a-days a kind of Matki known as *Dudela Matki* is imported from Ballia (in the Gazipur district) and sold in the Calcutta market. Big Matkies are imported from Nathpur in the Purnia district, from Shahebgunj as well as from Samastipur. Small Matkies are imported from Chandrakona in the district of Midnapur. It is superior in taste and has a noted name in India.

Ghee can be had in many places on the Madras side, and it is specially imported in large quantities from Coconada, Waltair and Gontur. The colour of these ghees is very white. They are of good but quality it is very difficult to get pure ghee from these places.

Gaoa ghee can be had in some places in the up-countries but is very inferior in taste and flavour to what can be had in East Bengal.

Pure ghee has now-a-days become a thing of the past. It is adulterated mostly with lard, Mahua Oil, White oil or Bloom oil imported from America and Germany at a cost of twelve to sixteen rupees a maund. All these things have this common peculiarity that they can be easily mixed up with the ghee without leaving any trace of detection by colour or smell as they are similar to pure ghee in colour and possess no flavour of their own. During the war the import of the Bloom oil was suspended but the other adulterating elements were used for it at that time. The following table will show the centres of ghee both of superior and inferior quality :—

. First Class Ghee—Khurja, Etawah, Jaswantnagar, Hatras, Aligarh, Saugar, Shekoabad, Chandrakona and all places of East Bengal.

Second Class Ghee—Monghyr, Kbagaria, Jakarpur, Tegra, Khutia, Banda, Chandausi, Jasra, Buxar, Darbhaṅga, Samastipur, Bhagalpur, Ballia and Roserah etc.

Third Class Ghee—Oraiya, Katni, Cawnpur, Allahabad, Mirzapur, Bettiah, Purnia, Gya district. Garhwa, Daltongonj, Jhansi, Chapra, Gorakpur, Sitamari, Ravealganj, Assam, Nowgong, Sylhet, Balasore, Cuttack, Konch, Madras, Guntur and Waltair etc.

SUGAR.

It is of two kinds:—indigenous and foreign. Indigenous sugar, again, is of two kinds:—one prepared from date molasses and the other prepared from sugarcandy molasses. Generally the sugar prepared from the date molasses is called the *Dolo*. It is prepared in Santipur, Katwa, Naihati and some other places in lower Bengal in large quantities. It is also manufactured in the Jessore district of which Kotechandpur is most famous. In many places in the 24 parganas there are also Dolo Manufactories, of which Khantro Gobardanga is famous for its *Dolo*. Sugar (as prepared from the Sugarcane juice) is prepared in many parts of Bengal, but in lower Bengal fine sugar is available at Gobardanga and Suckchar, specially known in the market as *Shamshara Dobora*. From these two places both *Ekbora* and *Dobora* sugar are prepared and sent to the Calcutta market. There are sugar factories also in the up-country such as Warsaliganj, Gya, Behar, Darbhanga, Sakri, Baliabila, Hanumanganj, Barajbazar, Kopa, Samastipur, Nagina, Sreemadhabpur, Gazipur and Benares.

Foreign sugar is imported from Java, Mauritius, China, Madagascar and other places. They are prepared in mills of qualities No. 1 and 2 both fine and in grains and having been imported in large quantities in Calcutta have almost ousted the indigenous sugar from the market. Foreign sugar sold at a price lower by Rs. 5 and 10 per maund than the indigenous sugar and commands a greater sale.

Moreover, foreign sugar is very much refined and therefore it is greatly preferred by the Indian confectioners. In Indian families it is also preferred for its whiteness and cheapness although it is inferior to indigenous sugar in sweetness. There are clever traders who having failed to get sufficient stock of real indigenous sugar have adopted the trick of importing foreign sugar and selling it as Indian sugar by giving it the appearance of real Benares sugar after melting and pressing and such other processes in their own factories. It is prepared in such a clever way that it is difficult to detect it. Four or five such factories have been started at Bagbazar in Calcutta and vigorous work is being done there. In Bihar such as Lakshmisarai and Gaya—Marwari traders have started large factories and from those factories Marwaris and Kachi Musalmans are making money by sending this sort of counterfeit Indian sugar to almost all the districts of Bihar and N. W. P. and even up to the Punjab.

MUSTARD OIL.

Of all mill-made oils, Cawnpur oil is the best and is largely used in the Calcutta market. Now-a-days oil from *ghany* (country bull-driven mills) is rare, and its supply is very scanty.

COCONUT OIL.

The quantity of this oil which is produced in Bengal is not quite sufficient for trade purposes. Consequently we have to buy coconut oil imported from other parts of the country. There are several kinds of Coconut oil of which Gali is the best. Besides

other classes, such as that known in the Calcutta market as Cochin, white Cochin and Columbia are also imported largely in Calcutta.

CASTOR OIL.

There are Castor oil mills at Alambazar, Ariadaha, Baranagore, and Salkea in the vicinity of Calcutta, as well as in such places as Jhajha, Patna, Benares, Cawnpur, Chapra, Allahabad and Manoari. The oil produced in the last mentioned of these places is the largest in quantity and best in quality.

KEROSINE OIL.

This oil is imported abundantly from America and Russia. Their quality is also superior to that imported from Burma which also is not of good quantity. These imported oils are stored up in the depots at Budge-Budge whence they are transported to other place. Messrs, Graham & Co., Shaw Wallace & Co., Standard Oil Co., Jamal Bros., and Asiatic Petroleum Co., have opened depots of Kerosine oil in various important centres all over India. Other dealers have been bitten by these firms in Competition, therefore this business now-a-days is not as lucrative as it was before.

MOLASSES.

Molasses are of two kinds, one prepared from date-Gur and the other from sugarcane-Gur. In the districts of Hughli, Burdwan, Bankura, and Howrah

it is manufactured in moderate quantities. But in Nadia, Jessore and the 24 Parganas it is produced in large quantity. Large centres of import of this kind are Naihati, Chakdah, Kaliganj, Jessore, Goalundo, Gobordanga, Sukchar, Madanpur, Kanchraparah, Kutwa, Santipur, Ranaghat, Tarkeswar, Sheoraphully, and Kotechandpur specially in the Jessore district. It makes its first appearance in the market in the month of Magh continuing till the month of Falgoon. After Falgoon, however its taste deteriorates and as a result its sale diminishes from the month of Chaitra. It is imported in earthen vessels.

Molasses of the latter class (Sugarcane molasses) is prepared almost everywhere in India. That of lower Bengal, however, is superior to all others in respect of taste, flavour and colour. Sugarcane molasses prepared in Pachumba, Jhajha, Gidhor, Jamui, and Bhagalpur are of somewhat better quality as compared with those prepared in other parts of the country. Sakri, Captaingunj, Roserah and a few other places in the district of Darbhanga also produce sugarcane molasses of average quality which are imported to the lower Bengal but are sold at much lower prices than those of Bengal. Burdwan, Dhulian, Pachumba, Lakshmi-Serai, Worsleyganj, Nawada, Tilaiya, Gaya, Bitra, Dinapur, Patna, Bihar, Sow, Gorokhpur, Chapra, Samastipur and several places on the Loopline of the E. I. Ry. are important centres of imports of sugarcane molasses.

A kind of sweet food is prepared from *Gur* which is nothing but *Gur* itself shaped round or square as per necessity or test after condensing the *Gur*. This preparation is called Chaki or Bheli Gur in the up-countries. This preparation of the *Gur* is much used in Birbhum, Bankura, Purulia and Singbhum. From Bitra, Dinapur, Gaya, Jahanabad, Darbhanga and other *Gur*-producing places Chaki Gurh is extensively exported to Madras, Bombay and Punjab. Sugar

is prepared from sugarcane Gur also. Its season commences from the month of Kartic and unlike date-Gur this Gur is used unabatedly throughout the year, until the commencement of the next new season. Sugarcane-Gur imported from the up-countries is generally packed in emptied Kerosine-tin canisters. Thus a trace of disagreeable rank smell of Kerosine is perceptible and therefore the people of Bengal do not like it.

TOBACCO.

In Lower Bengal the cultivation of tobacco is very small. It grows abundantly in Cooch Behar, Rangpur, Jalpaiguri, Purnea and Darbhanga. The tobacco grown in Darbhanga is superior in quality to that grown in Purnea, so far as the size and growth of its leaf is concerned. But the latter is superior to the former in respect of its strength and aroma and is therefore liked by the people in lower Bengal. In the up-countries the Darbhanga tobacco is largely used.

There are ten different classes of tobacco, *viz.* Bishpat, Paka, Pulo, Rangpuria, Motihar, Bilati, Mati, Hingli, Chaurapata (Broad leaf) and Bali. Motihar again is of two varieties—Rangpur Motihar & Purnea Motihar. These two, again, are of two kinds, Garh and Fanri. These tobaccos are generally exported to the markets of Motihari, Sayidpur, Dinajpur, Mogalhat, Jalpaiguri, Kaunia and also to Assam.

In the Rangpur District Pulo, Bishpat, Chaurapata and Motihar tobacco are imported and sold in large quantities in the markets of Domar, Nilphamari, Darwani and Rajganj Hat. Of the above mentioned classes Bishpat tobacco has a special demand in the markets of Ghoramara, Kaunia, Bhotmari, Domerhat, Sayidpur, and Mogal-Hat.

In the district of Purnea Motihar and Gach Tamak grow well in Gandhurbyadanga.

Of all classes of tobacco Hingli is the best, so much so that it is popularly known as the King of Tobaccos. It is imported largely to Gobardanga, Chakdah, Kumlay (about six miles from Chakdah), and Nadan-Ghatas. One desiring to do trade in tobacco would do better to visit these places before starting the business. As customary there are different kinds of weightment, allowances and concessions which are worth learning and which cannot be learned properly by mere correspondence. One ought to go there at the season of the new harvest.

In the Darbhanga district, Dalsingserai, Tegra, Bachuar, Shahpur-Patori Hasal Deobira, Ujarpur, Waini, Dholi, Sylet, Mazufferpur, Motihari, Samastipur, Jhanjharpur, Nirmali, Dhaki, Hajipur and Bhapteai are the places where tobacco is imported and sold in large quantities. But purchases can be made at much more favourable rates in the interior villages, where terms of allowance and concessions also are more favourable. The classes of tobacco which grow in these places are the following:—Muran, Doji, Feri, Chhabura, Rita, Bilati and Kanaia. Of these the Muran which is also called the Sirsa is superior to all and is very strong. Bilati, although inferior to Muran is a strong tobacco. The rest are mild. Tobacco grown in the indigo field is of very fine quality. The above mentioned classes of tobacco can also be had at Mokameh, Barh, Lakshmi-Sarai, Gaya, Behar and Patna.

The season for the new harvest of tobacco is from Magh to Baishakh. It is therefore better to go to the markets of importation from the beginning of Falgoun.

Tobacco business is a very lucrative one. Profit in this business ranges from one rupee to three rupees

per maund. It of course depends on judicious purchase in the new harvest season.

In some shape or other, tobacco is used in every part of the world. Tobacco prepared with Gur for smoking purposes can be had everywhere but Gaya, Bishnupur, Anarpur, Lucknow, Benares and Delhi are specially reputed for this business. In this respect Patna also has some reputation. For detailed information about prepared tobacco our work entitled "Byabashayer Kutatattwa" can be advantageously referred to.

SPICES.

Turmeric —Local production of turmeric is not quite sufficient for trade purposes, for which it is imported from other places. That grown in Pabna is of the best quality. It can be had in abundance at Korong and Machlakandar in Pabna as well as in the Darbhanga district.

Corriander Seed.—It has different classes known as Deshi Goray, Kusthea, Aoaiपुर, Cawnpure and Patna. Of these the first named class is the best. It can be had at Jessore, Faridpur, Damurda, Mulkatganj, Madaripur and in several places in the Darbhanga district. In the markets of Calcutta and Patna however all varieties are imported in large quantities.

Black Jira —It has two varieties, one produced in the up countries and the other in the lower provinces. The former class is imported from Patna, Sasaram and a few places in the districts of Monghyr and Darbhanga, and the latter class from those centres from which Deshi tumeric is imported.

Chillies.—Several kinds of chillies are imported to the markets of Calcutta and other important towns.

It can be had in large quantities in Singapore, Madras, Cuttack, Chittagonj, Patna and Nagpur. Principal centres of its import in the up-countries are, Mokameh, Dalsingserai, Lakshmiserai, Bhagalpur, Monghyr, Khagaria, Baruni Junction, Teghara, Roshra, Darbhanga, Samastipur, Hatras, Khuntia, Barh, Matihari, Bettiah, Samo, and Parihara (Monghyr). The season of its new harvest is from Magh to Jaista.

Anisi.—It is of four kinds, *viz.* Singapur, Bombay, Forukkabadi, and Chenpur. Of these Bombay anise is superior to others in every other respect while Chenpuri excels in flavour. It is imported from Buxar, Sasaram, Oja Bazar, Patna and some other places.

Tejpata (पंतराज)—Anchikata and Fulchur are the two varieties of Tejpata which the latter is superior to the other. It is imported from Chittagong and Sylhet.

Betel Nut.—There are generally three kinds of areca nuts, *viz.*, Jahaji (imported from overland countries by sea), Amritapur and Deshi (indigenous). Jahaji class is imported from Bombay, Deshi class is superior to all others are imported from Kartikpur, Raipur, Nalchiti and Barisal. But those imported from Shabajpur, are the best. Deshi nuts are of four kinds, *viz.* Chikan, Gar, Majhari and Magai.

Catechu.—That imported from Janakpur is the best. Besides it is imported to Calcutta from Pegu known as Tela Khair, and from Singapur known as Box Khair.

Resin.—It has many varieties such as Nagpuri, Jahaji, Singapuri, Deshi &c. All the varieties can be had in the markets of Calcutta.

Black Pepper.—Several varieties of this spice are imported in the market of Calcutta. They are Rabin, Shyamkala, Arkala, Bora (big) and Chhota (small).

Note.

Trade in spices is almost a monopoly enjoyed by the Nakodas of Amratala in Calcutta. It is better to purchase spices for trade purposes in the markets of Bombay and Patna.

Cloths and Garments.

Cloths are of two kinds :—Cotton-made and Silk-made Cotton-made cloths, again, are of two kinds ; country-made and foreign manufactured. Country-made cloths are woven by hand looms. Yarns used for this purpose are generally machine-made and imported from foreign countries. There was a time when country-made fabrics were woven with yarns produced with *Charkas* or hand-driven spinning machines in such large quantities that they not only met the demands of our own country but the surplus, worth several crores of rupees was exported to foreign countries to be sold there. Now unfortunately they are things of the past. Owing to a peculiar process of sizing, the hand-loom made indigenous cloths are superior to the machine made foreign ones in respect of their durability, but they are comparatively dearer in price than the latter. On the pre-war days when the market was in normal condition a pair of country-made cotton cloth of fine texture would sell at a price ranging from Rs. eight to Rs. forty Simla (a certain locality in Calcutta, Faras-danga (Chandernagore), Dacca and Santipur have their special reputation as manufacturing centres of fine country-made cloths. Besides these there are several small villages in the interior mofussil where also fine cloths are made whence they are sent to important cloth marts or Hats but they sell at much lower price

and are popularly known as "*Heto Deshi*" (country-made cloths sold in the Hats). Santipur and Dacca-made fine cloths are of specially superfine quality and as such they command an extraordinarily high market and are also exported to Afghanistan, America, England, France and many other foreign countries. A few varieties of chequered cloths are also made in this country in some places, Kusthea in the district of Nadia being one of them.

Now-a-days foreign cloths have almost ousted the country-made cloths from the market. Before the partition of Bengal cloths of coarse texture were made in the Indian mills at Nagpur, Bombay and Ahmedabad. But owing to their coarseness they were not liked by the people of this country. After the partition, however, many of the people took the vow of *Swadeshi* and as a result thereof they began to give preference to country-made cloths of any texture. Having availed of this opportunity several additional cotton mills have been established in various parts of this country where fine Dhooties and Saries, grey shirtings and cheques, sheets and napkins are being made and sold in large quantities. In the majority of these mills, the cloths are made of yarns imported from foreign countries. Of the newly started cotton mills the Banga Lakshmi Cotton Mills are worth mentioning. This is the only mill in the lower Bengal which is run purely with Indian capital and spins its own yarns in order to avoid the use of foreign made yarns. Although the cloths produced in this mill are of somewhat coarse texture they are stronger and durable. The mill cloths can be advantageously purchased in the markets of Calcutta but they can also be had direct from the mills, if purchased in large quantities.

Silk Cloths :—Silk cloths are of different kinds, of which the following are notable ; viz., Tasar, Garad, Assam Silk (Endi), Murshidabad Silk, Benares Silk,

Satin, China Silk, Japan Silk &c., as well as woollen cloths made of goat, sheep and merino wool. These, again, are of two kinds ; indigenous and foreign. Now-a-days, however, most of them are impure. Jute, flax and similar other fibres are mixed with wool thus making the cloths inferior in quality. It is only the dying, colouring and finish as well as their comparatively cheap price that attracts the preferential choice of the customer. However country-made silk cloths are now being woven abundantly and are being fondly used even by Europeans, men and women alike. It is a matter of glory to India that business on silk cloths made in Murshidabad, Banares, Cawnpur, Dharwal, Amritsar, Ludhiana and Bishnupur shows a tendency towards flourishing day by day in the face of keen foreign competition.

Ready-made Garments.—Business on these articles is a profitable one, of course, for a man of small family. Ready-made garments can be had in any quantity at Howrah and Chetla on the Hat-days. As they are not made to order, evidently their cut and sewing are of average quality as is to be expected except in some unthought-of circumstances.

Blankets.—Blankets are made of sheep's wool. They sell more largely during winter than in other seasons. Those made in Bhagalpur are superior to all others. Generally they are of two kinds, black and white, although some with red stripes can also be had at Bhagalpur. Arungabad near Dhulian, Nimteta, Monghyr, Gaya, Patna, Benares, Mirzapur, Cawnpur, Allahabad, Agra, Delhi, Punjab, Darbhanga, Samastipur, Ballia, Nepal, Gazipur, Dharwal and a few other places are the chief centres where blankets are made.

Doris and Carpets.—These are made in Bankipur, Buxar, Benares, Cawnpur, Agra, Aligarh, Jhansi, Meerut, Nagpur, Cuttack, Madras and Bombay, but

nowhere in lower Bengal. Those made in the prisons of the producing centres are generally of much better quality than those made in any private factory.

Carpets are also imported from foreign countries ; but in quality they are much inferior to those made in this country and as such sell at a much lower price.

Brass and Bell-metal Utensils.

There are factories for these things in Bankura, Bishnupur, Beletor, Bansberia, Raneegunj, Kharar, and Ramjibanpur in the Midnapur District, Mirzapur, Cuttack, Benares, Khagra, Gapa, Deihi and Fyzabad. There are a few factories in Calcutta also, where metal utensils of all descriptions are imported abundantly. Jorasanko is the most important market for this purpose. For detailed informations in this connection references may be made to our "*Mokamer Banijya-Tatwa*" and "*Banijya Drabyer Aitihasik Tatwa*."

Country-made Perfumery and Scents.

Perhaps it is no exaggeration to say that Indian otto, rose-water, flower-scented oil and the like have no equals in the world. Of course numerous varieties of scents are being imported from foreign countries now-a-days. But they cannot stand comparison with those made here. Unfortunately however the test of the people has been so much perverted that they have a preferential fondness for these alcoholic imported scents of inferior quality.

The following can be mentioned among the odorous flowers and roots of animal matters from

which scents are extracted in India :—Rose, Jesmin, Bela, Matia, Ketaki, Khas, Champak, Safron, Sandal-wood, Amber, Musks, Lemon, Hena, Chameli, Mehedi, Bakul, Shefalika &c. Ottoes and perfumed oils are made from all the above mentioned things. Particular places are famous for particular scents. Any one particularly desirous of securing genuine things must try to get them from such places as are reputed for the manufacture of such particular things. Gajipur, Jaunpur and Kanauj are famous for otto, rose-water and scented oil. They can be profitably purchased from these places if it be for trade purposes. Now-a-days, however, Gazipur only retains its whilom name and fame; the quality of scents it produces has deteriorated. Jaunpur's position remains unchanged from that point of view. Best things, however, can be had from Kanouj. Cultivation of flowers in Kanauj has decreased to a large extent. Scents are now imported there from Barmani, a village about eight miles from Jaleswar Road Station. There the manufacturing work commences on the auspicious *Sreepanchami* day and continues to the end of Chaitra after which the manufactured scents are transported to Kanauj.

Otto or Attar is of three kinds, *viz.*, (1) Rue, (2) Sandal-oil Otto and (3) Bela Jamfn Otto.

Rue is the genuine essence of flower. Generally it is not available in ordinary shops, nor is it sold by the hawkers. Its price ranges from Rs. 10 to Rs. 80 per Tola. Pure Sandal-wood oil sells at Rs. 40 to Rs. 60 per maund. Otto is prepared by a process of distillation of flowers dipped in the Sandal-oil which receives the scent of the flower put into it and that is sold in the market as the Otto of different flowers. It is sold in Kanauj at four annas to eight annas per Tola. The Otto known as Bela Jamfn is prepared with the help of mineral oil and is

sold from 18 to 20 rupees per seer. This is known as cheap Otto in the market.

Now a few words on the tricky methods adopted by the Otto-dealers may be of some interest to the reader. Those who have big shops of Otto keep a certain quantity of Rue in their stock. But petty dealers who only dupe the customers by a fancy show of decent bottles and phials, as well as hawkers, keep Sandal-wood and Bela Jamin Otto only. Otto which they sell at eight annas to one rupee per Tola is nothing but trash. Bela Jamin and that which sells at Rs. 2 to Rs. 4 per Tola are Sandal-wood Otto. It is to be known as certain that all they say about Rue or any assurance or guarantee given by them of their ability to meet the demand for Rue are all false. Very few people know that there really exists a class of Otto known as Rue not to speak of their knowledge of discriminating it from the other two. The discriminating features of the different classes of Otto roughly speaking are as follows :—

Rub a little of Bela Otto on any part of the skin, it will emit a sweet smell. But once it is rubbed out, there will remain no trace of the smell. Sandal-wood Otto gives out the smell of Sandal-wood for one or two days after it has been rubbed out. But Rue, once applied on the skin, the part of the body besmeared with it will retain its smell without the least diminution for about a week, however careful one may be to rub it out. Genuine Otto can be had at Kanauj only. Dealers there are big and respectable traders who adhere strictly to the policy of honesty. Enquire at Kanauj and you will get their name and address.

MISCELLANEOUS.**Jute and flax.**

There are several varieties of jutes of which the following are generally sold in the market, *viz*, *Pahari*, *Bidyamuhur* and *Dhabat muhur*. Size, colour and fibres are the tests of its quality. Longfibre jute is of the first quality and sells at the highest price. Big merchants classify it in four qualities as No. 1, No. 2, No. 3 and No. 4. Mill-owners and European merchants in Calcutta are the buyers of jute and its classification according to number has been made by them. Generally jute imported from Narayan-ganj centre is known as No. 1, that from Serajganj, as No. 2 and those produced in the district of Hughli, Burdwan, Howrah, Midnapur, 24 Parganas, and places in the vicinity of the railway line on the central section of the B. C. Railway, are No. 3 ; and rotten rejections are called No. 4.

Cultivation of jute is very small in the up-countries. It can be had at Deoghar, Jamtara, Madhupur. Simultala, Jhanja, Bhagalpur and a few other places in a quantity of almost no account. It grows abundantly in Howrah, Hughly, Burdwan and in every district of Eastern Bengal. Chief manufactured articles from raw jute are rope, twine, hessian cloth and gunny bags. In Europe it is also mixed with cotton to be spun into yarn, and it is therefore that cloths imported from there sell at a price much lower than those made here, and are much inferior in respect of durability. Jute harvesting season commences from the month of Bhadra and continues till the end of Agrahayan.

Jute testing is a very difficult task. No one should attempt to deal in jute without having gained practical experience in jute testing. Cultivators practise various dishonest tricks in the jute drums. The jute

market is also difficult to comprehend. There might be very good prospect of profit and in the next moment it might bring in ruin to the dealer. English merchants who are the purchasers invariably control the market in a manner which is not intelligible to ordinary people. A beginner should not at once take to jute business, but it is safer to sell off the quantity immediately after purchase without holding on the same in expectation of a greater profit.

Flax is cultivated in many parts of lower Bengal as well as in the up-countries such as Jhanjha, Bhagalpur, Warsaligunj, Shekhpur, Nawada and Bihar. Bhagalpur flax is superior. In Bihar sufficient quantity of flax may be obtained, but its quality is not very good.

Salt.

There are various kinds of salts, *viz.*, English salt which is imported in ships from the West, Saindhab, Khanri, Bit, Sea-Salt and Shachal &c. The last three kinds are used for medicinal purposes.

English Salt, again, is also of various kinds, such as, Table salt, Ground salt, Hemburg Karkach, Bombay salt &c. It is available in large quantities in Sulkea as well as in Hatkhola in Calcutta. Saindhub is prepared from the waters of Shambhar lake in Central India and is available in Patna, Delhi, Calcutta and various other places. Khanri Salt is used for medicinal purposes. It is produced in the Darbhanga District and can be had also at Samastipur, Matihari, Patna and various other places.

Coal.

Coal is of two kinds : coal and charcoal. Coal is of common use as a fuel in all families and so it has an

extensive sale. It can be had in large quantities in Raniganj, Asansol, Manbhoom, Singbhoom, Hazaribagh, Giridhi, and in places on both sides of the Grand Chord Line, as well as in Assam, in the Punjab, and in some places in the Central Provinces. Before strating any Coal business one should gain some experience in visiting the coal mines in order to ascertain the nature and classification of coal and the particulars of different collieries from which different kinds of coal can be obtained.

Cocoanut.

Cocoanut business is a very profitable one. The collection of cocoanut has to be made from the month of Bhadra. Cocoanut cultivation is not successful in places west of Burdwan. It is obtainable in large quantities in Hughly, Chandernagore, Seoraphuli, Howrah, Uluberia, Jajpur, Cuttack, Balesore, Kolaghat and in the Madras Presidency. Considerable profit can be made by sending them to the North-Western Provinces. In the up-country in the month of Kartic, Sudi sixth, a festival known as *Chhat Parab* is held every year, when Cocoanut is sold in very large quantities. Cocoanut is generally obtained in places closer to the sea, and that may be the reason why it is imported in ships from various islands. Indian Hookkas are made from the outer shells of cocoanut and these Hookka shells are imported from Uluberia, Jajpur, Cuttack, Balasore and some other places.

Coir ropes are made from Cocoanut. These ropes are largely imported from various islands and command a wide sale in the Calcutta market.

Fish.

Fish is now-a-days looked upon as an article of merchandise. Formerly the lower class people only used to trade in fish. But no such distinction is observed now. Trade in fish does not require a large capital. On the other hand it is very profitable to those who can manage to keep an arrangement, so that one of member will look exclusively after the consignment and another will secure the market for it. It is not at all safe to store up fish in any *Arhat* and try to sell the same through the *Arhatdar*.

Diamond, Harbour, Sundarbans, Baraset-side, Jessore District, Goalundo, Dacca, Kutwa, Santipur, Nadia District, Sultanganj, Rajmahal, Bhagalpur, Monghyr, Khagaria, Samastipur, Lakshmisarai, Manikatha, Mokameh, Barh, Burhee, Digha Ghat &c. are the places where fish can plaintfully be obtained.

Greater profit can be expected in fish business if any *Bond lease* can be made of fisheries, such as rivers, *bunds* &c. Winter is the most favourable season for the consignment of fish, for it is liable to be rotten in transit. Ordinarily fish is sent from the above mentioned places to the Calcutta Market. But they are also sent to Serampore, Sheoraphuli, Chander-nagar, Chinsura, Memari, Burdwan, Raniganj and many other stations on the E. I. Railway, up to Simultola and Jhajha, where they are sold at a high price.

Lac.

There are two kinds of lacs, raw and manufactured. Manufactured lac has to be prepared from the raw lac. Almost everywhere there is a lac manufactory where raw lacs are available. Manufactured lacs, again, are of various classes. They can be had abundantly in the districts of Birbhum, Bankura

Manbhum. Nagpur, Hazaribagh, Chakradharpur, Murshidabad and Bhagalpur. In these places there are lac factories owned either by the Bengalis, the Marwaries or Europeans. One desirous of trading in lacs had better learn the business in one of these factories.

Oil-Cake.

Oil-cake is prepared from any oil-seed after oil is extracted from it. Ordinarily mustard-oil-cake and castor-oil cakes are largely sold in the market.

Mustard Oil-Cake.

Mustard oil-cake is used for the purpose of manuring the field and feeding bulls and cows. Pure mustard oil cake is almost a rare thing now-a-days. It is invariably adulterated with the seeds of til, gonja, mahua, hurhur, poppy seed, linseed, ground-nut or any kind of oil-seed which is generally mixed with mustard when extracting oil from it. Oil-cakes like oils are classified according as the oil is extracted in a machine-mill or in a bull-driven mill. Supply of the latter in the market is very scanty. Almost in every important centre, there are mills now-a-days. And for a tradesman it is convenient to purchase this commodity from a mill in the neighbourhood of his place of business. The colour and quality of oil-cakes deteriorate in a month or so if stored up for any length of time. So a dealer had better not try to hold a large stock, unless the sale is commensurate with the purchase.

Castor-oil-Cake.

Castor-oil cake is used exclusively for manuring purposes, particularly for potato-cultivation. Its sale therefore commences from the month of Bhadra and continues in full swing to the end of Kartik as that period is the season for the cultivation of potato. The business on Castor-oil cake is also a lucrative one. Calcutta, Sheoraphuli-hat, Tarakeswar, Mallik Kasems' Hat (Hooghly), Magra, Boinchee, Memari, Debipur Naihati, Barrackpur, Syamnagar, Shībnibash, Nadanghat, Santipur, Sreepur, Kutwa, Kalna, Burdwan, Midnapur and Howrah are the important places where castor-oil cake is sold largely. It can be had abundantly at Benares, Patna, Jhajha, Cawnpur, Pachumba, Allahabad, Manowari, Darbhanga, Sakri, Chapra and Mirzapure.

Lime.

There are various kinds of lime, such as *Ghooting*, *Gonrah*, *Stone*, *koli* (for white-washing). *Ghooting* is also known as *Kankor* lime which is prepared by burning small lime stones called *kankors*. It is available in Burdwan, Bankura, and almost in all places in the Northwestern Provinces. In the Sundarbans lime is prepared by burning the outer shells of larger snails known as *Shambuk* and the lime so prepared is known in the market as *Howrah* lime. It is available in large quantities in the Sunderbans. Stone-lime is available in Sylhet, Katni, Sutna, Bhagalpur, Maiharpur, and some other places. The lime prepared by burning the outer shells of smaller oysters and snails is known as *Koli* lime and is available in all parts of the country.

Mats and Mattresses.

Mats are classified under three heads : *Masland*, *Shawp* and *Mat*, of which *Masland* is the best and mat is of inferior quality. All classes of mats are prepared in Midnapur, Narayangarh, Cantai, Moina, Kedar and other places, but specially in such places in the Midnapur district as Balichack, Bural, Rakhakhela, Kasra, Saranga, Parasurampur, Bishunpur, Soonta, Sindurmurhi, Talda, Singpur, Chack Sahari, Chakai, Kristopalasi, Khelna, Ram-bhadrapur and Larma. The cultivators as a rule cultivate different kinds of mat sticks. Mats worth about six to seven thousand rupees are brought in Hat-days for sale in places such as Serampur, Dasgram, Larma and Belki. *Masland* mat of Raghunathbari near Panshkura is the best of its kind, and if ordered one can have a mat worth about forty to forty-five rupees. There is no Aratdari system in the mat business.

Cotton.

Cotton is generally of three kinds : *Akand*, *Karpas* and *Simul* (Silk Cotton). *Akand* cotton is not in general use and sells at a high price in the market. But it is exported in large quantities to foreign countries. All kinds of cotton are available in large quantities during the winter. Cotton is available in Bombay, Madras, Gujrat, Berar, Central Provinces, the Punjab, Kathiawar, Sind, Oudh, Jubbulpur, Meerut, Jaunpur, Chandaosi and Cawnpur. *Simul* Cotton is available specially in Midnapur, Krisnagar, Naihati and Halishahar. It is also available in small quantities in Monghyr and Darbhanga.

Potatoes.

Potato is a general term. It has several varieties, of which the one known as *Gole Adu* or *Bilati* Potato

and the other known as *Nainital* or Hill Potato are of most common use. Potato stands almost in the fore rank of our daily necessities among the vegetable foods. Business on potato is therefore an important and profitable one. The greater portion of potato used in Bengal is imported from the up-countries but its cultivation is also made locally more or less, almost in every part of Bengal. Imported potatoes are consigned from Patna, Dinapur, Dighaghat, Bankipur, Gaya, Worsaliganj, Barh, Mokameh, Jaunpur, Jamalpur, Farakkabad, Masoori, Kalka, Nainital, Dera-dun, Katgoodam, Darjeeling, and Ghoom. Traders in potato go to any of these places at the new harvest season to make purchases there to be consigned by rail to their respective places of business.

Potato business does not require large capital. Calcutta and Sheoraphuli-hat are the two most important centres where potato sells largely. Import of Nainital potatoes begins from the month of Asharh when the stock of local potatoes is exhausted, and continues to the month of Bhadra. These potatoes are imported from Nainital, Kalka, Simla, Jaunpur, and Dera-dun.

Onion.

According to their large and small size as well as their red and white colour onions are of two kinds. Of these, those of small size and red colour are of superior quality and sell at a higher price. This class of onions grows abundantly on this side of our country, but the other class is very scanty here. In the up-countries, however, large onions, both red and white are cultivated in abundance, and they sell also at a very cheap price—a maund and a half even can be had for a rupee. Large number of up-country people have made their abode in lower Bengal ; hence up-country-

grown onions are consigned here in large quantities. These onions can be had at Lakshmi Sarai, Monghyr, Mokameh, Barh, Bihar, Dinapur, Patna, Digha-ghat, Bankipur, Gaya, and several other places and sold extensively almost everywhere in lower Bengal. The season for the new harvest of onion begins in the month of Falgoon and continues to the end of Bhadra.

Garlic.

The cultivation of garlic in lower Bengal is very small and its production is not quite adequate to meet the local demand. Consequently it has to be imported from the up-countries. Its market is very uncertain. Generally it is cultivated in large scale in Darbhanga, Chupra and Samstipur, and sold in the important marts in these places as well as in Lakshmi Sarai, Mokomeh, Barh, Patna, Dinapur and in their neighbourhood. Its importation begins in the month of Baishakh and continues more or less throughout the year.

Timber.

Timber business is very profitable. Although there is a variety of woods, generally Sal and Segoon (Teakwood) have a wider sale in the market. Sal wood imported from Nepal is the best of its kind and formerly large consignments were sent from that place ; but of late by the orders of the Nepal Government its importation has been stopped. Now-a-days Salwood is imported from Nagpur, Cuttack, Manbhoom, Singbhoom, Chakradharpur, and such other places. Teak wood is available only in Burma. It is imported in large quantities after being sawed off into various sizes, such as beams, rafters, planks &c., and tied in hoop-

iron. These importations arrive by steamers at Salkia, and at Nimtola Ghat—Calcutta, and traders purchase these lots from that place. Sundri wood comes from the Sunderbans by boat. There are various other kinds of wood for finer work, such as, Sisu, Sandal wood, Satsar, Mahoghany, Ebony &c.

Betel Leaves.

Betel leaves are of various kinds, such as, Deshi, Chhanchi, Magai, Mitha etc. It is available in Serampur, Begampur, Birh near Ghughudanga, Sheoraphuli-hat, Risra, Pailompur near Gobindapur in the Tarakeswar line and Dantan in Midnapur and various other places. *Chhanchi* class can be had at Nundapalulia and Baruipur near Calcutta. It is also imported from Madras and Pandicherry at times when the local market cannot give adequate supply. *Magai* class can be had at Patna, Benares, Warsleyganj as well as in Rampurhat, Suri in the Loop Line. Betel leaf business is very profitable. It ordinarily brings a profit of four annas in the rupee. There is no credit transaction in this business. But the educated and cultured class of people are disinclined to take to this business. Betel leaves sell cheaper from the month of Baisakh till Asvin. During this season there may be a profit of four annas to six annas in the rupee. There is no Aratdar in places where betel leaves are available. This business can go on very well if one personally goes to those places and purchases betel leaves directly and makes some arrangement with the local brokers. Betel leaves are sold wholesale at bundle rates. One *pie* is equivalent to sixteen hundred betel leaves. Six, Seven, eight, sometimes nine *pies* make one bundle. Those who deal in betel leaves can very well count the leaves on opening any one of the bundles. But as to the

quality of the leaves in the bundle one has to rely on the statement of the seller.

Stone-Wares.

Stone-ware is either of black or white colour. The former are prepared in the factories at Monghyr, Gaya, Balasore, Mayurbhanj, Chandil, Bandugram, whereas the latter class can be had in the United Provinces, specially in Agra and Jaipur. Mirzapur stone can be used only for grinding purposes, for building pillars, beams, rafter, tiles, and doors and window frames.

THE END.

